www.choice.com.au JANUARY/FEBRUARY 2003

CHOICE

Independent information for smart consumers

Tests

DIGITAL CAMCORDERS

IRONS

Financial planners

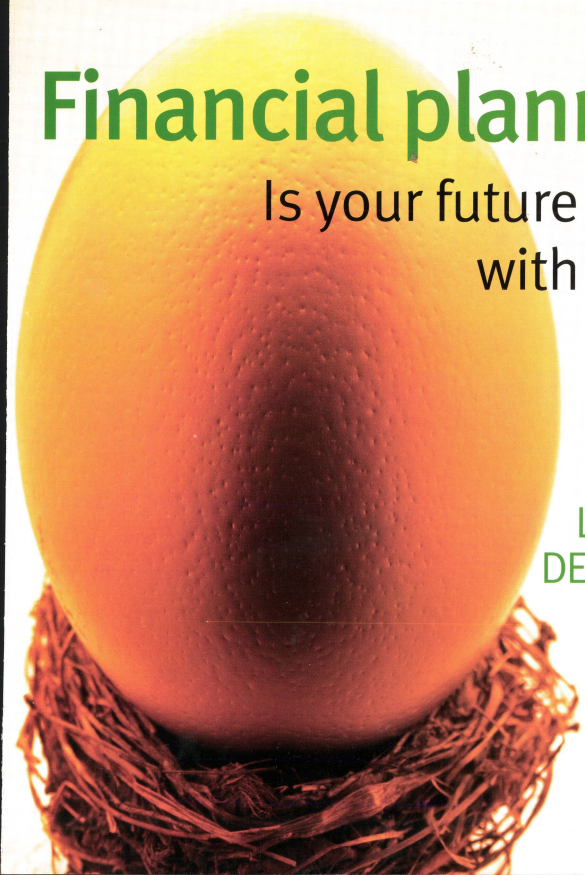
Is your future safe with them?

HRT

What's the truth?

LAUNDRY DETERGENT

Powders vs liquids



Jane Mackenzie, Editor

Financial planning: a scandal

We have a very scary article on page 8 of this issue. It reports on CHOICE's latest survey of financial planners (carried out in conjunction with ASIC) and shows that you could quite easily be unlucky enough to find planning for your future in the hands of an incompetent planner or even one intent on feathering their own nest rather than their client's.

Plans rated 'poor' or 'very poor' made up 27% of the total, and another 24% were rated 'borderline' — they had some major deficiencies. If a consumer had received one of these plans without our survey judges to assess it for them, and had acted on it, they'd almost certainly not be as wealthy as they could be in their later life.

Mediocre, lazy plans based on templates with little or no adaptation for the individual client are bad enough. But our study showed that there's more than carelessness at work in the financial planning industry. There were several examples of clients being told to move money from their existing super fund to another with an entry fee or high ongoing fees — but which earned the planner a commission. One plan would have cost the client over $17,000 in upfront commissions to implement.

All in all, it's a depressing and worrying situation for the hundreds of thousands of us who'll be seeking financial advice in the next few years.

This was our third survey of financial planners in eight years, and very little has improved. CHOICE will be campaigning hard for reforms necessary to improve the industry's track record (see page 9). In the meantime, we all need all the help we can get — see page 13 for our advice on how to give yourself the best chance of getting a decent financial plan.

Jane Mackenzie, Editor

CHOICE

is published by the Australian Consumers' Association

YOUR LETTERS

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

CONTACT US

WRITE to us at CHOICE, 57 Carrington Road, Marrickville 2204.
PHONE us on (02) 9577 3399.
FAX us on (02) 9577 3355.
EMAIL us at ausconsumer@choice.com.au
WEBSITE: www.choice.com.au

Subscribe to CHOICE

Personal subscriptions: $63.80 for one year, $118.80 for two years.
Companies/institutions: $99.00 for one year, $187.00 for two years.
For subscription and renewal enquiries only, call 1800 069 552.

All literary and artistic works and compilations of information are the subject of Australian and international copyright © Australian Consumers' Association 2002. CHOICE™ is a trademark of the Australian Consumers' Association. All rights reserved.

CHOICE SHOPPER best value

Call 1300 360 655 and let us shop for you

CHOICE Shopper is available to personal subscribers only.

The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance their quality of life. It's a Council member of Consumers International.

We are completely independent. Our income is derived solely from the sale of CHOICE and our other publications and products. All the products we subject to full testing and comparison are purchased by us in the marketplace; sometimes to get the latest model we may buy directly from a manufacturer where we can select a random sample ourselves. We never accept gifts from manufacturers or retailers; we sometimes borrow samples, especially of new products, for quick reviews or pre-evaluation before we can buy in the marketplace. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid.

We test and rate products and services. Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a **Best Buy**. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. Financial information in CHOICE is of a general nature, and is not intended to be advice on individual investments.

We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote their rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Voting membership costs $93.50 for a year, which covers your subscription to CHOICE with free access to CHOICE Online and a further subscription to our policy and campaigning magazine, *Consuming Interest.*

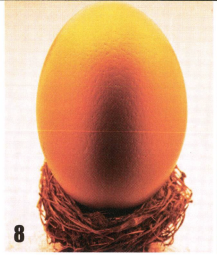
'No commercial use' policy. Our ratings and reports may not be used in advertising or for any other commercial purpose. The Consumers' Association will take all steps open to it to prevent commercial use of its materials, its name, and the name of CHOICE or its other publications and products. Please report any apparent violation to the Consumers' Association, 57 Carrington Road, Marrickville 2204; phone (02) 9577 3399; fax (02) 9577 3355; email ausconsumer@choice.com.au.

Permissions. Reproduction of CHOICE, CHOICE Books and other CHOICE publications, in whole or in part, is forbidden without prior written permission (and is never permitted for commercial purposes). Address requests to CHOICE Consumer Services at the address on the left.

Your privacy. We're committed to protecting your privacy, and abide by Australia's National Privacy Principles. We never sell or give our mailing lists to other organisations. If you'd like to read our privacy policy, it's on our website or we can send you a copy — see left for how to contact us.

CONTENTS

January/February 2003



COVER STORY

8 Too many poor plans
Too many financial planners focus more on their own commissions than your future. See the alarming results of our survey of the industry.
Photo : Masterfile

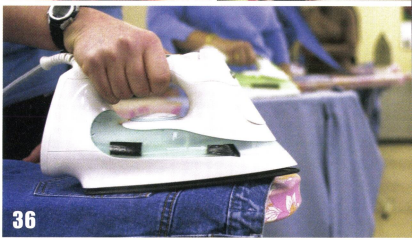
REPORTS

16 HRT — getting the balance right
After the media frenzy surrounding the latest HRT study, what's the real story about risks vs benefits?

21 Made in... Made how?
How do you find out whether your favourite brand takes care of the health, safety and human rights of its workers, especially in low-wage countries?

24 Loafing around
Is any bread good bread?

28 Reader car reviews
Readers report on their experiences with four more models.



TESTS

36 Irons
What do you get when you pay $50 or more?

39 Laundry detergents update
Powders vs liquids — which work best?

42 Digital camcorders
You don't need to spend a fortune for a good model.

REGULARS

4 Choice Cuts
7 Your Letters
32 Consumer Bookshelf
35 Food Bites: Kellogg's sugarfest, what's on the label?
48 Recalls and bans
50 CHOICE 12-month index
51 Coming soon to CHOICE and what's new at CHOICE Online
52 The Hard Word

CHECK OUT OUR WEBSITE FOR FREE

For a limited time, personal CHOICE subscribers can have free access to **www.choice.com.au**. Just call (02) 9577 3399 and have your email address ready. You can get model recommendations based on your personal requirements, do quizzes, order books and much more.

Hair dyes and skin reactions

Last July in CHOICE we asked about your experiences with hair dyes as part of an international consumer investigation into hypersensitivity and allergies. A big thank you to all who sent in their stories.

We had 15 responses covering 15 different products, with reactions ranging from a red, itchy scalp to severe facial swelling. Treatment included steroidal cream or tablets (cortisone) and antihistamines. Changing brands helped some people, while others simply tolerated the effects.

Most respondents had used hair colour products before — in fact some had used the same product for quite a long time without suffering any adverse reactions.

Manufacturers suggest you do an allergy test before you use the product — this means applying a small amount to your inner arm and/or behind the ear and waiting 24–48 hours for a reaction (not very convenient if you're getting your hair dyed at a salon!).

The majority of our respondents didn't do an allergy test each time they used the product, mainly because they'd used it so many times that it seemed unnecessary. Of those who did try an allergy test, there was no reaction at that point, so it seemed safe to proceed.

For example, Robyn's hairdresser had given her the allergy test with no reaction three months earlier, but she hadn't been able to go ahead with the colouring at that time. When Robyn did go ahead, she had a reaction — see the photo, above, taken 80 hours after the treatment, with a 'normal' photo inset.

So it seems, unfortunately, there's little you can do to predict a sudden and/or severe allergic or sensitive reaction to hair dyes. Luckily, however, the relatively small numbers of people affected suggest that, while distressing, it doesn't seem to be a widespread problem. We've forwarded your stories to our international colleagues, and will keep you posted on their findings.

MORE BAD NEWS ON BABY WALKERS

There's been evidence that baby walkers are dangerous for several years, and in CHOICE, September 2002, we reported on an Irish study showing they can delay the physical development of a child. Here's further evidence supporting the case for banning them.

A recent study published in the Medical Journal of Australia looked at injury surveillance data on accidents related to baby walkers from hospital emergency departments in SA and Victoria, and compared them to a NSW standard recently introduced to supposedly make them safer. The new standard requires the walker to have a wide base so that it can't fit through a doorway, a specified level of stability and a gripping mechanism to stop the walker at the edge of a step. This legislation is being considered for introduction at the national level later this year.

The study found that while the standard would have prevented many of the accidents that occurred from stability and stairs, it wouldn't have prevented a quarter of all of the injuries looked at. This included about half of the most serious, primarily caused by the walker enabling the baby to reach other hazards such as heaters, ashtrays and hot drinks.

The only guaranteed answer to preventing injury to an estimated 125 babies a year is to ban baby walkers altogether. We continue to wonder what it's going to take to make that happen.

Travel Compensation Fund: back-up if that bargain goes bust

When *Getting a good deal on air travel* came out in CHOICE, August 2002, a travel agent wrote to remind us of the importance of choosing a licensed travel agent. In a competitive market, there's temptation for agents to undercut the prices of others for the sake of sales volume. But if their margins are too low, they may go out of business, leaving you flightless and out of pocket.

Licensed travel agents contribute to the Travel Compensation Fund (TCF), a body set up to reimburse people who lose money paid for leisure (not business) travel if an agency folds. This doesn't necessarily fill the hearts of agents who charge more realistic prices with joy: having to bail out those who discount to ludicrous levels adds to their own costs — increases that are passed onto consumers. But that's another story...

Before you book your travel, ask to see the travel agent's licence and TCF certificate. It's your best guarantee of some recourse if the agency gets into financial trouble and can't provide the services you've paid for. You can also look up an agent (including online agents) at www.tcf.org.au to check they're licensed.

Eat fish for your brain

Two recent studies have again shown it's important to eat fish and seafood regularly. We already knew it can protect you from heart disease; now two new studies have found it can help manage mild symptoms of depression and reduce the risk of developing Alzheimer's disease and other forms of dementia.

According to the December 2002 issue of CHOICE *Health Reader*, it's been suggested in the past that people who are depressed have low levels of omega-3 fatty acids in their blood, and that people who eat the most omega-3s have a low prevalence of depression.

These omega-3 fatty acids are found naturally in food, but are in high levels in fish. One of the main ones studied so far is eicosapentaenoic acid (EPA).

A study involving 70 people with depression who hadn't responded to conventional treatment found that those who took a dose of EPA each day for 12 weeks experienced fewer symptoms of sadness, anxiety and sleeping problems than those who took only a placebo.

The researchers concluded that taking a supplement containing a fatty acid found in fish oil can be effective in treating ongoing depression, but more studies are needed to examine the connection.

For the dementia study, researchers recorded the health, education and habits of more than 1600 elderly people without dementia and followed them up over seven years. The study found that those who ate fish at least once a week ran a much lower risk of dementia, including Alzheimer's disease.

The researchers concluded that their findings support lab evidence that the fatty acids in fish oils may reduce inflammation in the brain and help nerve cells to regenerate. However, they also found that those who ate more fish had generally higher levels of education — which means they could have been more health-conscious and so less likely to develop a degenerative condition like Alzheimer's.

The December issue of the *CHOICE Health Reader* also reports how pets can help get your stress levels down; why strength training is important even for elderly people with diabetes; and why drinking red wine (regularly and in moderation) does reduce the risk of heart disease.

If you'd like to subscribe, call 1800 069 552 or go to www.choice.com.au.

WORLD CONSUMER SNAPSHOT

WAIT TILL YOU SEE ME AFTER LUNCH!

The consumer magazine *Test* reports on a new trend from the US emerging in Germany: lunchtime visits to a plastic surgeon who, quick smart, removes your wrinkles or age spots or plumps up your lips.

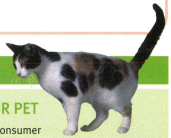
In these sessions, special laser wavelengths are used to make the skin look fresher straightaway, unlike with a conventional CO_2 skin-resurfacing laser treatment, where you need about two weeks until you're confident to show your face in public again.

The downside: you need around six to 10 lunchtime sessions to get the same effects as with conventional treatment — and a fair bit of money, of course.

ROYAL ICE CREAM

It doesn't necessarily taste better, but it's organic and its profits support a charitable foundation ... which may be reason enough for many a Brit to support a new range of luxury organic ice creams from Duchy Originals, the organic food business established by the Prince of Wales.

Our UK counterpart *Which?* reports the royal ice creams didn't do as well in taste tests as the favourites, but at least they rated above average.



LOVE YOUR PET

The Spanish consumer magazine *Compra Maestra* asked its readers why they owned a pet and got some interesting responses. Four out of five Spanish households surveyed had a pet: most popular were dogs, cats, birds and fish, followed by rabbits, monkeys and rodents.

When asked why they had the pet, 27% said they liked animals, but the largest number of respondents (32%) said they'd no real reason, it was unplanned. Of course, there were also some positive responses such as "for the pleasure they give", "to care for one" or "for company".

Perhaps it's time we did a survey to find out what Australians keep as pets, and why.

ELECTRICAL ALERT

A letter from a lucky subscriber has prompted an alert about potentially dangerous electrical wiring in homes.

While investigating the cause of flickering lights, they found a plug on a ceiling light transformer in a very dangerous state. As you can see in the photo, mice had found the plug to be a great teeth sharpener. The resulting exposed live wires not only posed a fire hazard, but also the risk of electrocution.

The NSW Fire Investigation Unit told us there's evidence of this type of situation causing building fires. If you've had a rat or mouse infestation or have heard them in your roof cavity or seen them in the house, it could be worth getting a qualified electrician to check your wiring, as well as appliance cords such as for the fridge. (*Don't* do it yourself — there's a genuine electrocution risk.)

It's a timely warning, given the current perfect conditions for plagues in many areas of Australia, with dry conditions and warmer temperatures. Of course you also need to take appropriate measures to eradicate the rodents and stop them returning.

ANTHONY SAWERS

Cellu-stop stopped

Got a jar of **CELLU-STOP** cellulite-reduction cream that just didn't work in the bathroom cabinet? You're entitled to get your money back, thanks to court action brought by the Australian Competition and Consumer Commission.

It's investigated claims made by the makers of **CELLU-STOP**, and concluded that they didn't have a reasonable basis for making such claims. The claims included that the product would result in a "visible reduction of cellulite", and be a "soothing concentrate" for women's thighs that had a positive effect on the appearance of cellulite.

The company has agreed to modify the claims, and refund the money of any customer who complains about the cream's effect (or otherwise) on cellulite.

UPDATE

SAFETY SWITCHES

CHOICE, July 2002

In July we published a Choice Cut about the nuisance factor involved in accidental triggering of residual current devices (RCDs) — in the case we reported, a couple had lost all the food in their fridge and freezer. A representative of Standards Australia has pointed out that RCDs are more likely to be triggered if a number of appliances with small amounts of (harmless) earth leakage are fed into the one RCD.

An alternative is to install more than one RCD and distribute appliances among them, to reduce the incidence of nuisance tripping. This will be more expensive than installing only one, but could prove worthwhile if it prevents food spoilage and other expensive effects of power loss.

If one appliance alone triggers the RCD, have it checked out because it's potentially dangerous.

EnergyStar for home electronics

Most modern TVs, VCRs, DVD players and other home entertainment equipment can be switched from standby to operating and back via remote control. While this is convenient, leaving your appliances on standby instead of switching them off fully can contribute a fair amount to your electricity bill.

A government study, carried out in co-operation with CHOICE, revealed that on average around 11% of a household's electricity consumption, costing almost $100 a year, goes towards appliances not performing their main task.

Nationwide, consumers pay around $500 million a year for standby electricity, the generation of which in fossil fuel power plants creates more than five million tonnes of greenhouse gases.

When you're shopping for home entertainment equipment, you can now look for the EnergyStar symbol (see below). It's displayed on appliances that draw only a small amount of electricity when on standby — on average, about 75% less than models not complying with the EnergyStar requirements.

The label has been available on office equipment (computers, monitors, printers, scanners, copiers and fax machines) for several years. For more information, go to www.energystar.gov.au.

It's a good scheme, but no standby power consumption at all is even better than a little. So if possible, switch off appliances instead of leaving them on standby. And equipment you only use occasionally, such as chargers for mobile phones or power tools, is best unplugged or switched off at the wall.

energy

Money Isn't All You're Saving

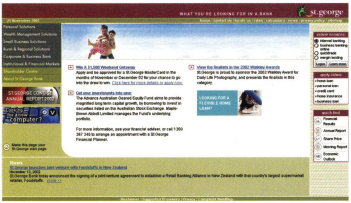
yourletters

THUMBS UP!

Laurie and Pauline Stott of Mudjimba, Queensland, award a thumbs-up to **The Good Guys** at Kawana, which took back an espresso machine, no questions asked, in exchange for buying another model, as the first one had confusing controls and instructions. They also threw in a pair of stainless steel cups and saucers and a packet of the manager's favourite grind.

Sue Kelly of Kaleen, ACT, awards a thumbs-up to **Michael Hill Jewellers**, which replaced a broken clip on her charm bracelet free of charge, despite her not having the receipt.

Merv Laughton of Eltham North, Victoria, awards a thumbs-up to **Raven Products**, which when asked how to remedy a fault in a special under-door seal fitted 10 years ago, sent a new one by courier interstate, free of charge.


WHAT'S BE LOOKING FOR IN A BANK
St.GEORGE
Personal Solutions
Wealth Management Solutions
Small Business Solutions
Rural & Regional Solutions
Corporate & Business Bank
Institutional & Financial Markets
Shareholder Centre
About St George Bank
ST GEORGE ONLINE ANNUAL REPORT 2002
Win a $1,000 Weekend Getaway
Apply and be approved for a $0 Orange MasterCard in the months of November or December 02 for your chance to go into the draw to win. Click here for more details to apply now.
Get your shortcomings into gear
The Advance Australian Geared Equity Fund aims to provide investors with the ability to gear their investment in securities listed on the Australian Stock Exchange. Maple-Brown Abbott Limited manages the Fund's underlying portfolio.
For more information, see your financial adviser, or call 1300 367 361 to arrange an appointment with a $0 Orange Financial Planner.
View the finalists in the 2002 Wahlroo Awards
St George is proud to sponsor the 2002 Wahlroo Award for Cradle Life Photography, and presents the finalists in this category.
LOOKING FOR A LOAN? HOME LOANS
Internet Banking
Personal Loans
Annual Report
Share Price
Moving Report
Economic Outlook
News
$0 Orange becomes best product with Foodstuffs in New Zealand
$0 Orange Bank today announced the signing of a joint-venture agreement to establish a Retail Banking Alliance in New Zealand with that country's largest supermarket retailer, Foodstuffs.

Online banking with St George — Macs beware

I've been banking online with Westpac without problems, so I recently asked my husband to do his banking (with St George) online as well, as we can't always be near a bank at the right time.

After the first phone call to St George we logged on and couldn't see on the site any of the icons described and had no options as to who we could transfer money to. We found out that we had to submit a written form to nominate the accounts we want to transfer the money to — wonderful online facility.

Having done all the paperwork, we tried to schedule a payment a few days ahead, but couldn't do it. We phoned the helpline only to be told that on a Macintosh computer using a Netscape browser we couldn't do this and that I should use Internet Explorer.

When I enquired as to when their computer experts would change this I was told it would take too long to reprogram the computers to allow for this.

After many telephone calls and enquiries I don't think St George knows what online banking means. The banks are trying to keep us away from the counter and onto the computers — well, St George isn't doing a very good job.

I'm computer-literate and not too old and I can't get around their site. What do you think an older person who isn't very computer-literate but willing to learn will do? Give up, of course.

Francoise Janod-Groves
Via internet

St George Bank advised that it's unable to support all operating platforms or internet browser versions at all times, but that it's currently working on upgrading its internet banking system to support additional operating platforms and other browser versions.

The bank said it offers compatibility with a number of internet browsers, has a link on its website for downloading a compatible browser and provides a 'browser test' system.

As far as the written authorisation for payments to third-party accounts is concerned, St George confirmed it's a standard procedure followed for security reasons, so hackers can't transfer money out of your account.

When a cup's not a cup

We recently bought a rice cooker. The box stated the capacity of the cooker as eight cups raw, 16 cups cooked. There was no information anywhere else on the box. On opening the box and reading the supplied material, we found out that a cup wasn't a standard metric cup measure, but the measuring cup that comes with the rice cooker, which is smaller than a metric cup. The cooker actually only has a capacity of five metric cups. While I'm happy with the rice cooker, and even its actual capacity, it isn't what we expected.

Alvin Anbeek
Via internet

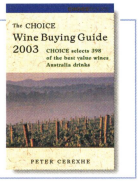
This is a problem we came across when testing rice cookers. The 'cup' in all the cookers we tested was 170 mL, instead of the metric cup measurement of 250 mL. This is definitely something to be aware of when you're considering buying a rice cooker. For more on buying one, go to www.choice.com.au and type 'rice cookers' in the search box.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs.

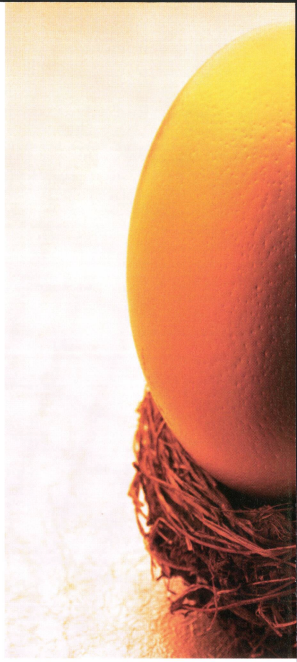
To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Francoise Janod-Groves, receives *The CHOICE Wine Buying Guide 2003* or any other book of her choice from *Consumer Bookshelf*, pages 32 to 34.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



Too many poor plans

The quality of advice given by some financial planners in our survey is frighteningly poor. How can you avoid incompetent or mediocre planners and find a winner?



IN A NUTSHELL

- **We've assessed advice** *provided by financial planners three times in eight years and found serious problems each time. The industry's ongoing failure to improve its standards is disgraceful. See* What we found, *right.*
- **Financial planners need** *to be reminded it's* **your** *money they're playing with. Get armed with the right information, ask questions and demand higher standards. See* Planning to win, *page 13.*

The results of this 'quality of advice' survey are disturbing. Too many planners put their own interests ahead of those of their clients by:

- Ignoring their clients' needs and objectives.
- Producing generic (rather than tailor-made) plans with careless errors and insufficient attention to detail.
- Recommending investments without justification (seemingly to earn the planner commissions).

The 'advice' given often seemed like thinly disguised product selling. Far too many planners behaved more like salespeople for fund managers than impartial financial guides.

Plans graded 'poor' or 'very poor' (27% of the total; see page 12) were grossly inadequate. Many were mediocre, lazy documents that fell short of providing the consumer with truly comprehensive guidance.

The results are particularly worrying considering company principals (who may employ other planners) are currently applying for licences under the new Financial Services Reform Act (FSRA). It promises enhanced consumer protection, but a large proportion of the advice in our survey would fail to meet some of its basic requirements. Planners will need to make major changes to comply with FSRA standards.

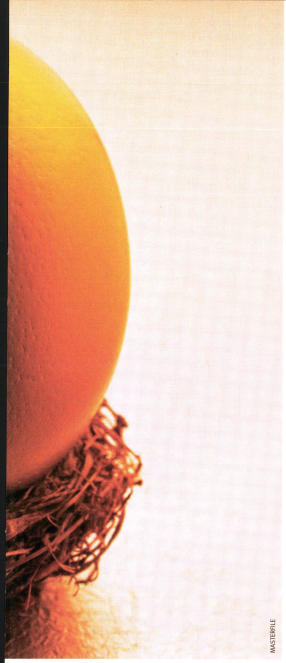
The Australian Government's planning to introduce Super Choice (so you can choose a fund for your compulsory superannuation). Based on the current performance of some planners, that's a disaster waiting to happen unless consumers are fully protected.

What we found

Small improvements have been made in commission disclosure and assessing client risk profiles since the last survey, and some participants received commendable plans. Those that were rated 'good' or 'very good' (20% of the plans rated) contained no major errors or omissions. They were well structured and presented, addressed the needs of the client, were easy to understand and gave sound advice. One judge described a top-ranking plan: "The plan's analysis of the issues and alternatives available to the client are commendable. It's well written, sequential and definitive."

'OK' plans (29%) may be good in most areas but still had weaknesses, while some plans in the 'borderline' category (24%) had major deficiencies.

To find out what a comprehensive financial plan should contain, see *Assessing the plan* on page 14.



MASTERFILE

ADVISORY SERVICES GUIDE

About 14% of the planners didn't provide an Advisory Services Guide (ASG), even though it's been a legal requirement for five years.

Planners must give all new clients an ASG (to be called Financial Services Guide under the new law). It contains key information to help you choose a financial planner. It should tell you about:

- The planning company's services and any limits to the advice it can offer.
- The planner's background and how they're paid.
- Dispute resolution procedures.

See *More online,* above right, to find a comprehensive ASG checklist on our website.

Weaknesses were identified in some ASGs:

- Information on fees, commissions and incentives was sometimes vague.
- Companies should tell you in advance that they give preference to inhouse products, but not all did.

ASSESSING YOUR NEEDS

All planners should assess your needs and goals and accurately state them in the plan. About a quarter of the planners failed to do so properly; stockbrokers were particularly weak. Errors were found in some financial figures and calculations. Some planners failed to record the client's current position and future goals in enough detail.

RISK PROFILE

Planners must explain investment risk and determine an appropriate level of risk for you. Sometimes the client's risk profile wasn't even mentioned. Some planners got it wrong, which could lead to the client being placed in inappropriate investments. The judges found that 'too risky' was much more common than 'too conservative'.

They were also critical of the way many planners explained investment risk, with 34% of the plans deemed 'poor' or worse for it and only 19% 'good' or better.

MORE ONLINE

Go to www.choice.com.au/money to:

- *Find out more about the 'quality of advice' survey results.*
- *Join our campaign for enhanced regulation of financial planners.*
- *Tell us about your financial planning experiences in our forum.*
- *Use our online tools: budget worksheet, investment risk quiz, managed funds table, superannuation calculator and more.*

Three strikes and you're out

This is the third time in eight years CHOICE has looked at the quality of advice provided by financial planners and the third time we've found major problems. The industry needs urgent reform. Until its track record improves, we're warning consumers to be vigilant. As a minimum, we'll be campaigning for:

- The Australian Securities and Investments Commission (ASIC) to be given more resources to address the market failures uncovered in our results. ASIC will be meeting the licensees responsible for 'very poor' plans (see page 12). It will also be targeting the systemic problems identified by this survey. However, ASIC will need to conduct ongoing audits to stem the damaging practices we've found.
- The Financial Planning Association (FPA) to take urgent steps to raise professional standards.
- The Federal Government to halt the introduction of Super Choice until consumers can be confident of receiving high-quality advice from planners.
- Principal licence holders to take their responsibilities much more seriously. They should be ensuring their representatives (individual planners) meet standards of good practice.
- The National Information Centre on Retirement Investments (NICRI) to be expanded to assist more consumers with independent guidance on financial planning issues.

COMMON WEAKNESSES

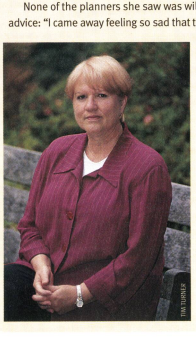
We regularly found the following deficiencies in plans:

- **Pushbutton plans:** Planners used templates or standard plans without adapting them enough to fit the client. Several planners even got the client's basic details wrong. Many plans weren't easy to read and were 'padded' with reams of non-individualised generic information.
- **Not comprehensive:** Our trialists asked for a comprehensive plan. Some plans were far from comprehensive but failed to state that the advice was limited.
- **Investor's goals ignored:** Planners ignored key client requirements (such as educating their children, buying a new car, setting up a small business, buying a new home and renting out their existing one) and didn't explain why.
- **Alternatives ignored:** Most plans recommended investing in managed funds. Many of these didn't show whether the planner had considered other strategies like paying off your mortgage quickly and channelling more of your salary into super. As a group, brokers were far too inclined to recommend buying shares.
- **Expensive recommendations:** There's no legal requirement for planners to find you the cheapest investment. High-fee investments (including inhouse 'wrap' accounts and master trusts) were recommended without justification. (These are both services that enable you to invest in a range of different managed funds through one investment vehicle.)
- **Sale of existing investments:** This was often recommended without showing how new investments would be better. See *Churn, baby, churn*, far right, for more.
- **Gearing:** Borrowing to invest — through a margin or home equity loan — is a popular strategy but sometimes inappropriate for the client. About half the planners who recommended margin loans didn't disclose commissions they'd earn.
- **Tax ignored:** Many plans ignored the tax implications of recommended strategies.
- **Diversification**: Some plans placed too much of the client's money in one investment class or with a single company, thus increasing the risk.
- **Inadequate retirement planning:** About half the plans were unsatisfactory for this. Several didn't even address specific requests to discuss retirement planning or review super.
- **Insurance not addressed:** For example, one planner failed to recommend life or income protection insurance to a client who owned a business.
- **Estate planning overlooked:** Many planners overlooked the client's need for a will and estate planning.
- **Ongoing relationship:** Planners may offer an ongoing review service. However, some plans didn't explain its frequency or cost.

I RECOMMEND AMWAY

Christine White from Melbourne has paid off her house and has no other debts. With only six years until retirement, she thought our study would enable her to seek financial advice about how to maximise her super and prepare for retirement. She didn't have the funds to make any further investments at that time.

None of the planners she saw was willing to provide her with comprehensive advice: "I came away feeling so sad that there was no information or help for me."



In fact, one Certified Financial Planner (CFP) behaved in a very unprofessional manner towards Christine. She had several meetings but the planner didn't pay any attention to her financial future.

"All she was interested in was selling me self-help books and signing me up to sell Amway," Christine says.

"There are a lot of people at my age in my situation, but unless they actually have a sum of cash to invest, I don't think many financial planners will be interested in helping them."

WHO'S GETTING WEALTHY HERE?

Our participants would've paid from $0 to over $17,000 for the planner's advice (if they acted on it) including fees paid for plans and upfront commissions. Ongoing annual 'trail' commissions to the planner are generally payable on top of those figures. The amount paid was no guarantee of quality — there was nothing complex about the advice offered in the $17,000 plan. It recommended the client switch all her money out of her existing funds into one offered by the planner's own company. It was deemed 'very poor' by our judges.

Most plans provided some commission information but it was often complicated and hard to understand. And there's still not enough disclosure of the other 'rewards' planners might receive, like trips abroad and bonuses for selling high volumes of certain funds. On the upside, some plans made this very clear.

NOTHING LIKE EXPERIENCE?

Despite their experience, about half the planners who became authorised representatives before 1997 had a high number of plans graded 'borderline' or worse. ASIC's policy requires planners with long experience to demonstrate their competence or update their training.

The good news is that Certified Financial Planners (CFPs) and planners who were also Certified Practising Accountants (CPAs) had higher average scores than those with no professional designation.

CLIENTS FELT REJECTED

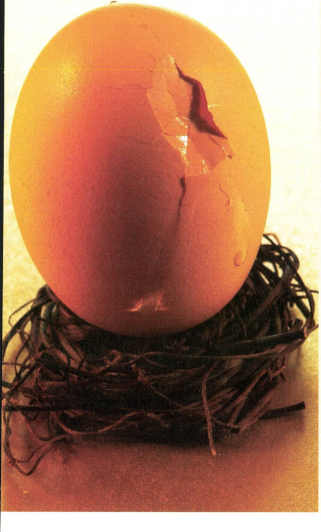
In addition to the 124 plans included in our table, in 28 cases participants didn't get a written plan. Some participants received useful verbal advice instead, while others felt they'd been 'rejected' because they didn't have enough money to invest.

Churn, baby, churn

'Churning' is the practice of moving a client out of one managed fund and into another without justification, just to earn the planner another upfront commission.

Some clients in our study were told to move money from their existing super fund to another with no apparent justification other than earning commission for the planner. If this practice is already occurring, we're concerned it could become rife under Super Choice. And it's still going to be difficult to police under the Financial Services Reform Act.

Moving from a low-fee to a high-fee super fund can reduce an average investor's retirement savings by $100,000 over their working life.



HOW THE SURVEY WORKED

This is the third time we've assessed the quality of financial planning in conjunction with the Australian Securities and Investments Commission (ASIC). This article is CHOICE's analysis of the results.

Between July and September 2002, 53 people in all states were each sent to three planners to request a comprehensive financial plan. All participants were carefully chosen according to their location, age and money to invest. We did this to ensure our sample matched the demographic profile of people who seek financial advice. They all had a genuine need for advice and asked for plans based on their real personal circumstances.

The planners were also statistically selected so they reflected the profile of the financial planning marketplace. Within each sector, a number of firms were selected randomly, with their selection chance equal to the firm's proportional size in the sector, except that stockbrokers were oversampled to get an adequate number.

The consumers paid any fees required for their plans and were reimbursed by ASIC. The plans were then assessed by members of our expert panel, ASIC and CHOICE — see *Not a buying guide* on page 12 for the scores. The Financial Planning Association (FPA) nominated some panel members.

CHOICE and ASIC would like to thank the volunteers for their enthusiasm and hard work; and our judges, for their time and expertise:

- **Kathryn Bowler,** CPA Australia, Melbourne.
- **Paul Brady CFP,** Brady and Associates Financial Services, Sydney.
- **Catherine Crack,** Financial Planning Association, Melbourne.
- **Ian Gillies CFP,** UBS Warburg, Melbourne.
- **Christina Kalantzis,** Financial Planning Association, Sydney.
- **Heather Loewenthal,** Westpac, Sydney.
- **Carolyn Mooney,** CPA Australia, Melbourne.
- **Phillip Osborne CFP,** Hillross Financial Services, Melbourne.
- **Peter Roan CFP,** Garrisons Financial Planning, Orange, NSW.
- **Brett Walker,** Adviser Ratings, Brisbane.
- **Max Weston,** consultant with 30 years' experience as a financial planner, Sydney.

Not a buying guide

Each plan was scored out of 100, with the following attributes weighted according to importance. Only plans rated 'good' or 'very good' approached the standard you'd hope for in planning your future.

- **Advisory Services Guides (15% of overall score):** Whether an ASG was provided; whether it disclosed the status of the planner, their relationship to product suppliers, remuneration, and complaint mechanisms.
- **Plan structure (15%):** Disclosure of the extent to which the advice was limited rather than comprehensive; whether the plan stated the client's needs, preferences, objectives, risk profile and timeframe. Information about the client's income, expenditure, assets, liabilities, current investments, tax position, insurance, retirement planning and estate planning needs. Disclosure of fees and commissions and information about ongoing reviews and costs.
- **Strategy (25%):** Clear explanation of rationale for investment types and investment risks. Did the strategy match the client's needs and objectives? Was it easy to understand?
- **Recommendations (25%):** Suitability of investments in relation to the client's needs, goals, and risk profile. Justification of client/product match. Disclosure of product fees. Overall appropriateness of advice. Provision of product documentation.
- **Other factors (12%):** Was the document easy to read and understand? Was the analysis sound?
- **Client satisfaction (8%):** Ratings from survey participants on confidence in plan and planner, impressions of the plan, pressure to sign up, explanation of risks, qualifications and fees.

CRITICAL ERRORS

Financial planners have fundamental obligations to their clients; some plans in this study failed to fulfil them.

- 17 planners didn't provide clients with an Advisory Services Guide, a legal requirement. We considered it a serious enough error to downgrade some plans to 'poor'.
- More critically, if a plan provided a strategy that failed to meet the client's needs and objectives or failed to show how the overall advice was appropriate for the client, it was judged to have a serious critical error. Several plans were downgraded to 'very poor' because of this.

This list shows the range of scores achieved by plans in the survey — and it's certainly ***not*** a guide to where to go for financial advice. The same company may score 'good' for one plan but 'poor' for another prepared by a different planner. **There's too much inconsistency to recommend any one company.** See *Planning to win*, right, for a comprehensive guide to finding a competent planner.

Where there's more than one plan from a company, the plans are numbered 1, 2, 3, etc. Companies with less than 12 planners are designated 'small planner'.

THE SCORES (alphabetical when equal)

VERY GOOD	Score
IPAC Securities 1	82
Financial Lifestyle Solutions	76
GOOD	
Macquarie Strategic Fin. Plan.	74
Mercer Financial Planning	74
Charter Financial Planning 1	73
Godfrey Pembroke Financial Consultants 1	73
Charter 2	71
Small Planner 1	71
Charter 3	70
Godfrey Pembroke 2	70
Lynx Financial Services 1	69
Ord Minnett Inv. Planning 1	69
Charter 4	68
Fiducian Portfolio Services	68
Ord Minnett 2	68
ABN AMRO Morgans 1	67
Apogee Financial Planning 1	67
Charter 5	67
Hartley Poynton 1	67
Apogee 2	66
AXA Financial Planning	66
Hillross Financial Services 1	66
AMP Financial Planning 1	65
Hillross 2	65
IPAC 2	65
OK	
ANZ Bank 1	64
Bell Potter 1	64
Garvan Financial Planning 1	64
Westpac Fin. Plan. & Advice 1	64
AMP 2	63
Apogee 3	63
Westpac 2	63
Prof. Investment Services 1	62
Prof. Investment Services 2	62
Westpac 3	62
Australian Fin. Services	61
Garvan 2	61
Garvan 3	61
Inscorp Financial Services	61
Lifespan Financial Planning	61
Lonsdale Financial Group	61
JB Were 1	60
PACT 1	60
Securitor 1	60
Suncorp Financial Advisers	60
AMP 3	59
Apogee 4	59
Charter 6	59
Charter 7	59
Compound Investments	59
Deakin Financial Services	59
Small Planner 2	59
Prof. Investment Services 3	58
Commonwealth Bank 1	57
Hillross 3	57
Lynx 2	57
Small Planner 3	57
ANZ 2	56
Financial Wisdom	56
Prof. Investment Services 4	56
Commonwealth 2	55
BORDERLINE	
Guardian Financial Planning	54
Associated Planners Fin. Serv.	53
Count Wealth Accountants 1	53
Count 2	53
Count 3	53
Garvan 4	53
Hartley Poynton 2	53
Hillross 4	53
PACT 2	53
Retireinvest 1	53
ABN AMRO Morgans 2	52
Small Planner 4	52
Small Planner 5	52
Westpac 4	52
Charter 8	51
Prof. Investment Services 5	51
WB Financial Management	51
Commonwealth 3	50
Count 4	50
PACT 3	50
Prof. Investment Services 6	50
Intersuisse	48
Westpac 5	48
Wilson HTM Inv. Group 1	48
Godfrey Pembroke 3	47
JB Were 2	47
Commonwealth 4	46
Mawsons 1	46
PACT 4	46
AMP 4	45
POOR	
Commonwealth 5	(A)
Commonwealth 6	(A)
Commonwealth 7	(A)
Community & Corporate Fin. Serv	(A)
Count 5	(A)
Count 6	(A)
Stockford Financial Services	(A)
Westpac 6	44
Baker Young Stockbrokers	43
Wilson HTM 2	43
Protax 1	42
AMP 5	41 (B)
Garrisons	41
Small Planner 6	41
Westpac 7	41
Prof. Investment Services 7	40 (B)
Fidelity Financial Services	37
Shadforths	37 (B)
St George Bank	37 (B)
Retireinvest 2	36
MLC Financial Planning	35
VERY POOR	
Charter 9	(B) (C)
ANZ 3	(C)
Securitor 2	(C)
AMP 6	33 (B)
Bell Potter 2	32 (D)
PACT 5	32 (D)
JB Were 3	31 (D)
Protax 2	31 (B)
Tolhurst Noall	29 (B)
Mawsons 2	25 (B)
Mawsons 3	24 (D)
AMP 7	21 (B)

(A) *Plan downgraded to 'poor' because planner failed to provide client with an ASG — this was considered a critical error.*

(B) *No ASG provided but plan scored 'poor' or 'very poor' anyway for other reasons.*

(C) *Plan downgraded to 'very poor' because the judges considered it had a serious critical error (see* Critical errors, *above).*

(D) *Considered to have a serious critical error, but scored 'very poor' anyway.*

Planning to win

Until some of the problems highlighted by this study are addressed, dealing with any planner is a 'buyer beware' situation. Be sure to take all the steps possible to ensure a planner is working hard for you, not just looking after their own interests.

STEP 1: Do your homework

Be prepared before you even start looking for a planner. You'll get better advice if you can be precise about what you need.

- Prepare a household budget detailing all sources of income and summarising your living expenses.
- Make a list of all assets and their value, and all liabilities (credit cards and other loans).
- Make a list of your financial needs and goals for the short, medium and long term.
- Learn as much about different investments and markets as you can. Read books, magazines, newspapers, look at websites, watch specialist TV programs and go to free Centrelink financial planning seminars. Other organisations (planning companies and fund managers) also run seminars but they may push their own services and financial products.
- Think about how much risk you're prepared to take when investing. See *More online*, page 9, for a list of tools and articles on the CHOICE website that will help.
- Make a list of all existing investments, including information about their current value, past performance and fees.
- Get information about possibilities a planner may not know the details of — for example, whether your employer will channel more of your salary directly into super ('salary sacrifice') or options within your existing super fund.

STEP 2: Look for a planner

Our results show that finding a good planner is a bit of a lottery. As a starting point, always ensure a planner is licensed to provide advice or is the authorised representative of a licence holder (check with ASIC by web or phone). Our study looked at the quality of advice provided by banks, large financial planning chains, small planning companies and stockbrokers. Here are the trends from our results that may help you narrow down the field:

- **Stockbrokers** had significantly lower scores than other industry sectors. 69% of their plans were graded 'borderline' or worse. Brokers tended to concentrate on recommending shares and to overlook other essential issues such as assessing the client's needs and goals.
- **Method of payment:** Planners who worked for a fee or a combination of fee and commission often provided better advice than those who worked on a commission-only basis.
- **Market segmentation:** One size doesn't fit all in financial planning, so shop around to find a planner that's right for you. In particular, ask if the planner provides comprehensive advice or if they're an investment and placement service only.

ANTHONY SAMRES

STEP 3: The first meeting

The planner should use it to analyse your needs, goals and risk profile. We suggest you use it to analyse the planner's professionalism and ability to meet your requirements. Make sure you:

- Receive an Advisory Services Guide.
- Discuss the planner's background and qualifications.
- Give the planner as much information as possible about your personal situation, needs, timeframe and attitude to risk (take along all the information you prepared in Step 1).
- Discuss whether there are any limits to the advice they can provide.
- Find out exactly who the planner represents and ask if they have any preference for a particular type of investment or fund manager. If so, ask them to justify it.
- Find out about their professional indemnity insurance, what it covers and to what amounts.
- Ask if they have their own 'wrap' account or master trust and if these are likely to be recommended over other investments and, if so, why.
- Gauge the planner's attitude to strategies like gearing (borrowing money to invest). Does it match yours?

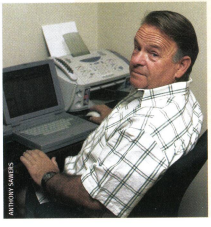
CONTACTS

- *Go to ASIC's website, www.fido.asic.gov.au, or contact the ASIC infoline on 1300 300 630.*
- *The Financial Planning Association's website is at www.fpa.asn.au, or call the FPA on 1800 626 393.*
- *For FICS, the Financial Industry Complaints Service, go to www.fics.asn.au, or phone 1300 780 808.*
- *Go to the Australian Taxation Office (ATO) for background information on capital gains tax, super and broader taxation issues, at www.ato.gov.au, or phone 132 861.*
- *NICRI is an independent source of information for investors. Go to www.nicri.org.au, or call 1800 020 110.*

INAPPROPRIATE ADVICE

Retiree Bill Pesic from NSW recently had to decide what to do with his rolled-over super. He's been to several financial planners (including three in our study) and doesn't feel much wiser for the experience.

One planner recommended transferring all his existing investments into a self-managed super fund, but didn't adequately answer Bill's concerns about Capital Gains Tax even after several attempts. One of our judges thought this was a major issue that wasn't addressed properly. Most planners are restricted from giving detailed tax advice, so if you receive a complex financial plan, go over it with an accountant.



ANTHONY SAMPIES

Two judges also commented that the plan's recommendation for Bill to set up a self-managed super fund was inappropriate, given some recent health problems. If Bill's health failed, his wife (a less experienced investor) could be left with all the trustee responsibilities, administrative obligations and costs that come with operating a self-managed super fund.

Will the new law help?

Financial planners have until March 2004 to get a licence under the new Financial Services Reform Act (FSRA), which sets new standards for licensed planners. It converts some long-standing good-practice standards into law: advice has to be in writing and state the basis for a recommendation; the implications of switching products should be clearly disclosed; and all information should be presented in a "clear, concise and effective manner".

Based on our results, planners will have to improve their practices to comply with it. ASIC will have to monitor this compliance closely.

Even then, the new law still contains weaknesses that could leave consumers vulnerable to exploitation by mediocre planners:

- The definition of "appropriate advice" hasn't changed. The law's still written in broad terms that are too vague for ASIC to police except in outrageous cases. ASIC recently issued a policy statement on this subject, but we don't think it will solve the problem on its own.
- It relies on disclosure of commissions, vested interests, etc, to protect the consumer, but our survey results indicate current disclosure standards are inadequate.

The law urgently needs to be strengthened through amendments to address these deficiencies. Likewise, the Financial Industry Complaints Service also needs to be strengthened: the compensation maximum increased from $100,000; and its existence publicised more broadly.

STEP 4: Negotiate your price

Find out exactly what you'll pay for the advice given. Don't accept the fees and commissions outlined in the ASG or described by the planner as being set in stone. Planners don't usually tell their clients pricing structures are flexible, but you can and should negotiate.

There are several components to the overall cost of financial advice:

- **Plan fee:** Our results indicate you'll get better advice if you're prepared to pay a reasonable fee for preparation of the financial plan.
- **Upfront commissions**: Product fees and, therefore, commission levels aren't fixed and can be negotiated.
- **Ongoing charges:** Ask the planner what else you'll pay if you go ahead with their recommended investments. Costs may include fees for regular adviser reviews, the management expense ratio (MER) for any managed fund and master trust portfolio service fees. Even an extra 1% in fees makes a big difference over the years.

Be wary of planners who say their service is 'free'. This can mean they work for a commission that will come out of the money you invest (and commission-only planners performed poorly in this survey).

STEP 5: Assessing the plan

A comprehensive financial plan should be easy to read and understand. It should clearly explain how the recommended action will meet your goals, and why this option is better than others. Comprehensive plans should contain the following:

- Page numbers, table of contents and executive summary.
- Accurate and thorough representation of your current financial situation, future needs and goals.
- Accurate and thorough representation of your risk profile and investment timeframe.
- Assessment of your current investments and justification for any recommendation to sell or keep them.
- Information about your current tax position and an explanation of how the advice will change that position.
- Assessment of your retirement needs.
- Assessment of your insurance needs.
- Assessment of your estate planning needs.
- Easy to understand information about what the planner will earn from your investments.
- Independent and up-to-date research on any products recommended.
- Explanation of how any strategies or investments recommended match your goals, needs and risk profile.
- A spread of different investment types from a range of providers.
- Explanation of how recommended investments compare with similar products in terms of fees and performance.

If a plan fails to provide any of the above, ask the planner to fix it until you're satisfied, or reject it.

WHAT PRICE POOR ADVICE?

Margaret's story sums up what can happen if your money falls into the hands of a mediocre or poor financial planner. She was with the same planner for 10 years but as retirement approached, decided to seek a second opinion. The new planner told her the 6% average annual return she'd made from her investments was too low.

"He told me my investments would soon reach $1 million," says Margaret. Even though he knew she was close to retiring, the planner moved her out of her low- to moderate-risk managed funds and placed her in a master trust with most of her money invested in high-risk 'growth' funds, including international shares.

The value of her investments fell significantly within 18 months and she found herself locked into funds with high exit fees. In three years she paid over $30,000 in fees, and the value of her investments went down by at least $70,000. She has no chance of getting that money back before retirement.

Margaret thinks the planner failed to recommend investments that were appropriate for her needs and timeframe. High-risk investments require a minimum of five to seven years. She was only three years from retirement when he made his recommendations.

Less than two years after engaging the planner, she received a letter from the master trust explaining that she owed the planner over $3000 for 'adviser review fees'. The planner had never informed her of such fees. She ended up negotiating it down to $1500 but still thinks it should've been clearly explained in her written financial plan.

RHONDA HAMLIT

She's now severed her relationship with the planner and intends to take her case to the Financial Industry Complaints Service (FICS).

Margaret participated in our survey in the hope of finding a more competent and caring planner. "I've now had five advisers look at my investments and their recommendations on overseas shares have ranged from 2% to 43% of my portfolio. They all know I'm about to retire, they all know how much money I've got. They all have identical information about me."

Fortunately two of her plans in our survey were 'good'. Her third was 'very poor' and would have cost over $17,000 to switch her investments to a master trust owned by the planner's employer.

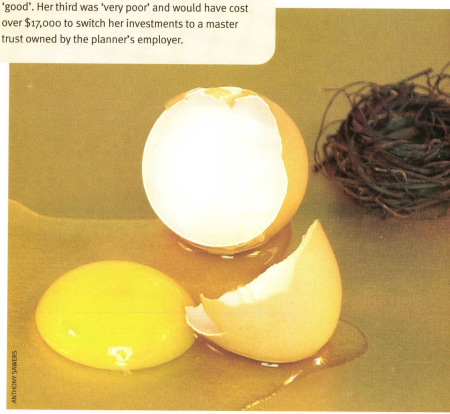
STEP 6: Ongoing reviews

Most planners offer ongoing reviews (usually annually) and portfolio management. No plan should be 'set and forget', but a simple review for an agreed modest fee is usually adequate unless your circumstances have changed. Beware unprofessional planners who want to change your investment mix more than necessary (to earn commission) — see *Churn, baby, churn* on page 11. You can negotiate the fees and terms of any ongoing service — there's no need to accept the planner's initial offer.

STEP 7: If you're not satisfied

You can end your relationship with a planner but this can be complicated. If your money's in a 'wrap' account or master trust, exit penalties may apply.

If you think your planner has behaved unprofessionally or illegally, contact the Financial Planning Association, ASIC and/or the Financial Industry Complaints Service (see *Contacts*, page 13).


ANTHONY WAKERS

HRT — getting the

IN A NUTSHELL

- **HRT can still be** *a good short-term solution for relieving symptoms of menopause, but there are question marks over the long-term risks and benefits.*
- **The media frenzy** *late last year over the results of the WHI trial didn't look at the issue in a balanced way, but it did focus women's attention on the risks of HRT rather than only the potential benefits.*
- **If you've thought** *of turning to complementary therapies for alleviating menopause symptoms, one recent review found there's no compelling evidence any of them are effective. However, some are more promising than others — see page 18.*

What are the risks and what can it promise? Should you go the H you're already on it?

If you're a woman of just about any age, you'd practically have had to be living under a rock not to have heard the recent furore over hormone replacement therapy (HRT) and breast cancer. For weeks after the announcement that a major US clinical trial had been stopped early because it found the risks of HRT exceeded the benefits, you couldn't avoid the media frenzy.

The government acted swiftly, putting together an expert panel to assess the implications; experts argued the toss publicly; and many women were left feeling like guinea pigs in a scientific game of chicken.

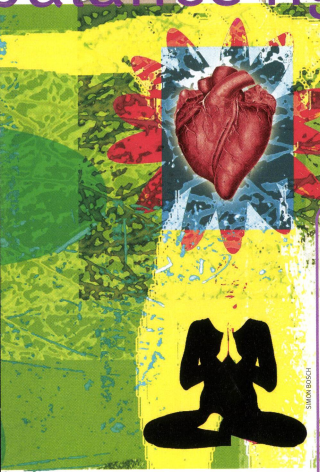
But what's the true picture — was this study simply the latest new thing, perhaps to be eclipsed by another showing the opposite in a few weeks? It seems not. The fact is that while the Women's Health Initiative (WHI) study has its limitations (see *Lies, damn lies and statistics...*, far right), it was and is important — the first large-scale, medium-term clinical trial to look at the effects of HRT on rates of heart disease, cancer and osteoporosis.

If you're one of the many women sold HRT as a route to long-term good health, you might be surprised to learn that we've never had good proof that HRT does anything more than alleviate the sometimes distressing symptoms of menopause, such as hot flushes, anxiety and depression, headaches and vaginal dryness, to name a few. Despite this, in many cases women have been advised to take HRT long-term, with promises of better health.

WHAT *DO* WE KNOW?

What we know is that HRT seems to improve cholesterol levels and increase the density of bones — but there have been no long-term randomised clinical trials that have demonstrated HRT's safety

balance right



ute, and what do you do if

or showed that heart disease and osteoporosis themselves are reduced.

From looking at what had happened to women who took HRT and comparing it with women who didn't, experts have *suspected* that HRT does protect against osteoporosis and heart disease, but also increases the risk of breast cancer. However, with this type of backward-looking study they can't be sure, because it's possible that the women who chose to take HRT were healthier in other ways, so it may not have been the HRT at work.

That's what makes the WHI study different: it took a large group of women and gave some HRT and others not, then looked at the results over a number of years. However, the WHI study isn't as cut-and-dried as it was presented in the media. The results are complicated by the fact the women studied were all 10–15 years older than most women first contemplating HRT at around

Lies, damn lies and statistics ...

When the debate over the Women's Health Initiative (WHI) study was at its height, it centred not only around the dangers of HRT, but about how they were communicated to women.

The result that really hit the headlines was a claimed increase in invasive breast cancer — an increased risk of 26%. What the media reports didn't make clear was that this was the number of *extra* cases of breast cancer (eight in every 10,000 women), given as a percentage of the number of women who would be expected get breast cancer anyway (30 out of 10,000) — not, as many worried women understandably interpreted it, that for every 100 women taking HRT 26 would get breast cancer. In fact, it amounts to a 0.1% increase per year in risk for an individual after five years on HRT.

In round figures, the study showed that if 10,000 women with the same characteristics as those studied took the particular HRT for five years, you would expect seven more cases of heart disease, eight more cases of invasive breast cancer, eight more cases of stroke and eight more cases of blood clots on the lung per year. At the same time there would be six fewer women with bowel cancer and five fewer with hip fractures.

In fact, though, because of statistical uncertainty, the real size of the increased and decreased risk isn't known with any precision. For example, the result of eight given for the increase in breast cancer could in fact be anything from no increase at all to as many as 17 extra cases per 10,000 women.

But on the whole, it looked as though WHI showed the increased risks outweighed the benefits. And the new information that tipped the balance wasn't the risk of breast cancer, but the risk of heart disease — in the past HRT had been thought to protect women from it.

As well as the statistical uncertainty, it's important to know that the results are 'true' only for the group of women studied — which in this case were all 10–15 years older than most women first contemplating HRT at around 50. As breast cancer rates are strongly related to age, younger women won't face as high a level of risk. And some experts argue it's also highly likely that younger women wouldn't have the same increase in heart disease as these older women, many of whom had already shown signs of it when they started the trial.

Sadly, we may never now know the true picture for younger women setting out on HRT — the only other long-term study, designed to answer these questions as well as others relating to HRT and things like dementia and ageing skin, has been cancelled in the wake of the WHI fallout.

50, which means the implications for younger, healthier women aren't certain.

WHI found that for these older women, longer-term HRT did reduce the risk of bowel cancer and hip fracture; but it also probably increased the risk of invasive breast cancer, stroke, blood clots on the lungs and heart disease. Overall, for the women in this study, the risks after five years on HRT outweighed the benefits.

The key thing to note, though, is that for these older women, their risk of heart disease was already high. If you take this out of the analysis and consider younger women, the risks vs benefits equation could be very different: that's why it's imperative to discuss your particular situation with a doctor who has expertise in menopause before making any snap decision based on media reports.

HRT isn't like taking a magic sugar pill — it's a drug treatment with risks and benefits — but nor is it a path to certain breast cancer. Like most things in life, the truth is somewhere in-between.

The fact that HRT has been so heavily promoted to women seems to have more to do with the fact that it's big business than with strong and unequivocal evidence of long-term better health for large groups of women. The standards of evidence should have been much higher than those that are currently available for a public-health experiment like mass use of HRT to prevent long-term disease to have happened.

However, for many overworked doctors, pharmaceutical companies are the main source of information. The question is whether doctors are getting balanced information or just promotional material from the pharmaceutical companies. At least the WHI study has pushed the balance closer to the evidential end of the spectrum and hopefully resulted in more caution in the long-term prescription of HRT.

WHAT IT MEANS

So is there a place for HRT? Yes. The increase in harm from taking HRT was smaller in the WHI study in the first two to three years than with three or more years of use. Using HRT for a short period to control any unpleasant symptoms of menopause is an effective option — though your individual medical history may affect how risky it is for you.

But what women should be aware of is that HRT isn't a fountain of youth, offering some universal panacea to the ravages of ageing or disease. The question is how we came to believe it might be, and why our attention wasn't firmly focussed on the full picture earlier when the writing was already on the wall.

FOR MORE INFO

- *The Australian Menopause Society (www.menopause.org.au) is an independent website with information and links to other sites. It can also help you find a specialist in your area.*
- *The Jean Hailes Foundation (www.jeanhailes.org.au) is a national women's health organisation with a brief to improve the health and wellbeing of women and their families through research, education and clinical care. It does have some funding relationships with industry, but it manages these in an independent and transparent way.*

HRT alternatives

The HRT scare has been perfect fodder for the manufacturers of alternative treatments to push their products hard. Papers and women's magazines have been full of ads aimed at menopausal women.

But how good is the evidence that the alternatives work? One recent review of complementary medicine therapies found there's no compelling evidence any complementary treatments for alleviating menopause symptoms are effective. However, some are more promising than others, while some are just better marketed. Here we take a look at some of the better-known options (also see *'Natural' HRT?*, page 20, for yet another option increasingly promoted as an alternative).

Diet and phyto-oestrogens

Phyto-oestrogens are naturally occurring plant compounds similar in their structure and function to the oestradiol produced by the ovaries before menopause. They may lessen symptoms for many women provided they're taken in large enough quantities, though many experts remain unconvinced by the available evidence, the bulk of which increasingly suggests they're no better than a placebo. You can find phyto-oestrogens in:

- Soy foods (soy milk, tofu, miso, tempeh, soybeans, soy flour and bread, TVP).
- A wide range of nuts and seeds such as linseeds, flaxseeds, almonds, sunflower and pumpkin seeds.
- Legumes such as chick peas, lentils and red kidney beans.
- Grains such as wheat, corn, oats, barley, rye, buckwheat.
- Plants such as red clover and alfalfa.

If phyto-oestrogens do work on menopausal symptoms, studies suggest that you need at least two to three serves of soy products each day. In practice, this means 500 mL of soymilk, 100 g of tofu or around four to five slices of soy and linseed bread per day (depending on the brand).

Unfortunately, the concentrations of phyto-oestrogens in foods can vary greatly, as can their absorption by the body, so these amounts are only a guide.

However, the health effects of soy aren't without controversy. Some research suggests its hormonal effects aren't always beneficial, and there's increasing evidence that it may affect the thyroid function of some people. Research is ongoing, and we'll be reporting on the latest in the soy debate in an upcoming issue.

Phyto-oestrogens also come in pill form. These are expensive and not everyone agrees they work or are as good for you as eating the whole plant as part of your normal diet might be. Again, more research is needed.

Wild yam and 'natural' progesterone creams

There's a school of thought — disparaged by some experts as pseudo-science — that menopausal symptoms are caused by a deficiency of progesterone, rather than oestrogen. Synthetic progestogens (drugs with progesterone-like action) are often used in HRT. 'Natural' progesterone creams are promoted mainly for symptom relief (particularly hot flushes, night sweats and vaginal dryness).

If you're interested in trying a progesterone cream to relieve the symptoms of menopause, it's difficult to know how much any cream actually contains. Even if you're sure of your source, the central question is how much is absorbed through the skin and whether it can give blood levels high enough to be effective. And it's expensive, so you'd want to be sure.

Many women can't speak highly enough of progesterone cream in relieving their distressing symptoms, but the experts we spoke to remain unconvinced on the basis of current evidence that the theory or the cream has anything to offer.

But where do wild yams come into it? The Mexican wild yam is the plant from which the compound is most commonly drawn for progesterone cream production. Diosgenin is extracted from the yam and made into progesterone in the lab.

The catch is that diosgenin (and any other substance in wild yam), when applied to the skin, can't be converted in the body to progesterone in the skin or blood. So many of the claims for wild yam creams don't hold water. However, there's some evidence that wild yam extract can act as a phyto-oestrogen (see *Diet and phyto-oestrogens*, left).

Herbal alternatives

Despite the recent review noted above that found no compelling evidence for the effectiveness of any complementary treatments for menopausal symptoms, some practitioners of conventional medicine say there is some promising evidence for black cohosh and St John's wort — though clearly we need more well-designed studies to get a picture of the true situation.

- **Black cohosh:** The overall quality of the research on this herb is poor, but it does look promising. It's the main ingredient in the product **REMIFEMIN**, which has been well-advertised in recent times. Black cohosh has a long history of use as a remedy for 'women's disorders' by the American Indians, and in Europe for menopausal and other symptoms.
- **St John's wort:** There's good evidence that this herb can act as an anti-depressant, and some evidence that it may help with psychological symptoms of menopause like mood swings and depression.

Some experts advise short-term use and only under medical supervision, and it shouldn't be taken with any prescription anti-depressants. Like other anti-depressants it can interact with many other medications (for example, oral contraceptives, blood-thinning medicines, anti-HIV medication and transplant anti-rejection drugs).

- Other treatments such as **acupuncture** are also promising. Any physical therapies that reduce stress (such as **yoga** or **relaxation therapy**) could also be useful.

SIMON BOSCH

The bottom line

It's up to you to decide which symptoms of menopause you can and can't live with, and symptoms do change over time (often within a 12-week period). So you could decide to try waiting them out.

Short-term HRT (for just a few years or less) is often appropriate to manage distressing symptoms, but you should discuss your particular level of risk with your doctor to decide what's your best and safest course of action. Consulting doctor who's a menopause specialist makes good sense (see *For more info*, page 18).

Most women probably shouldn't take HRT long-term as a matter of course to help prevent diseases of ageing — the risks may well outweigh the benefits. However, some experts believe it has a place for women who are at very high risk of osteoporosis — it's the only cost-efficient therapy around, and osteoporosis is a serious and debilitating disease.

Don't self-medicate your menopause symptoms, even with alternative treatments, because there are risks and benefits to all therapies as well as uncomfortable side effects. You need to be monitored by a qualified practitioner.

If you're using HRT and think you should consider stopping, don't stop suddenly — get your doctor's advice on your particular circumstances and stop only under their guidance.

You can't go wrong making some diet and lifestyle changes for the sake of your general health, even though they take determination and discipline. A healthy diet and weight-bearing aerobic exercise can reduce your risk of diseases such as heart disease, osteoporosis and many cancers. Stopping smoking has numerous benefits. Reducing stress and increasing relaxation can improve some symptoms of menopause.

'Natural' HRT?

The HRT furore must have been manna from heaven for the marketers of anything that wasn't conventional HRT.

The concept of 'natural' HRT (also called 'bio-identical' HRT) has been around for a while, but it seems to have become more widespread in recent times. The idea behind it sounds seductive — instead of taking set amounts of 'synthetic' hormones, your doctor tests your blood to see which ones you're low on and writes a tailor-made prescription of 'natural' hormones to top up your 'natural' levels.

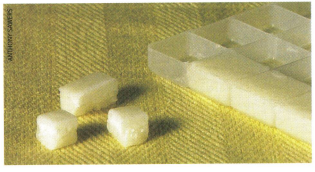
We put 'natural' in inverted commas because in fact the hormones used are derived from wild yams and soy beans and converted in a lab to be the same as those made by women's bodies.

A pharmacist who can make up medications then fills the prescription, usually in the form of a 'troche', which is a small soft pellet: you cut it up and dissolve a portion of it between your cheek and gum several times a day (see the photo, above right).

The claims for 'natural' HRT vary from careful inference about its 'naturalness' to claims that it's safer and more effective than HRT.

Despite claims to the contrary by doctors who prescribe it, the leading Australian experts we spoke to about it were unequivocal — it may sound appealing, but it's based on psuedo-science and has little to recommend it. According to the experts:

'Natural' HRT doesn't provide a magic mix of hormones. The notion that the mix of oestrogens used (oestradiol, oestrone and oestriol) is better than the oestradiol alone used in conventional HRT sounds plausible but is scientific nonsense. The body turns oestradiol into oestrone for storage and eventually to oestriol to excrete it; they're all inter-related.



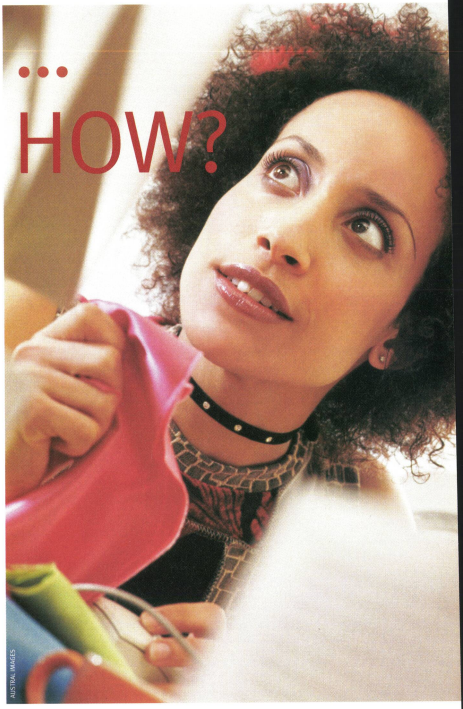
The three oestrogen hormones used are no more 'bio-identical' than the oestrogen used in conventional therapy — all come from natural sources and are converted in a lab to the desired form.

There's no evidence 'natural' HRT is effective. There's no data on how much is absorbed in this way and in any case, it's not known what a 'normal' level of these hormones is, so there's no fixed point to aim for. What is known is that the optimum level varies from woman to woman — a level that's fine for one woman could spell distressing symptoms for another.

There's no evidence 'natural' HRT is safe — no studies have been done, but certainly if it works and is absorbed in the way it's claimed, the risks would be similar to those for conventional HRT.

Finally, and perhaps most importantly, 'natural' HRT isn't approved by the Therapeutic Goods Administration (TGA) and hasn't undergone the rigorous testing for safety and efficacy required for drugs like HRT. This also means that if there's a problem, there's no TGA and drug company to take responsibility — it's all down to the GP and the pharmacist: something consumers should be aware of.

Made in... MADE HOW?



IN A NUTSHELL

Even if you think the health, safety and human rights *of the workers who produce many of the goods we buy are important, it's extremely difficult to get reliable information about it. But only consumer pressure is likely to make it the priority of most manufacturers too. Here's how we might take the first steps to start the process.*

We don't hear much about 'corporate social responsibility' at a mainstream level in Australia. There's the occasional exposé of global sports shoe companies' production practices in developing countries or a vague tribal memory of the 'sweat shops' reputed to be behind the cheap clothes now so freely available (see below). So if you're concerned about the conditions in which your favourite brand of jeans, t-shirt or shoes were made, how can you find out more?

Not easily. As far as industrially manufactured goods are concerned, fair trade and ethical production have a long way to go in Australia. Product labelling tells us which country the goods were made in, but very little is happening as yet in terms of labelling initiatives that can assure us the products we're buying were made under acceptable working conditions.

The 'NoSweatShop' label is an exception here. It's an initiative of the Fair Wear Campaign, which certifies that the clothes manufacturers using it provide better working conditions for home-based outworkers in Australia.

This initiative has been going since early 2001, but so far only four companies have been accredited: army uniform maker Australian Defence Force Apparel, Poppetts (owner of the Beare & Ley school uniform label), Qualitops, and the small Victorian retailer Hunter Gatherer, owned by the Brotherhood of St Lawrence.

However, Fair Wear hopes more large companies will sign on soon — the Australian Retailers Association and the Textile Clothing and Footwear Union of Australia recently signed an Ethical Retailers Code of

More and more people would prefer to buy from companies that treat their workers fairly, don't employ children and don't exploit the developing world. But how can you tell which companies do what?

Oxfam/Community Aid Abroad is one of only two Australian members of the International Federation for Alternative Trade — see page 23.

ANTHONY SAWERS

FAIRTRADE

This logo is being launched worldwide to identify products made under fair conditions. Unfortunately Australia's lagging behind many other countries in support for this kind of initiative, so it's hard to say how visible it will be here. See The story so far, *far right, for more on this.*

Conduct, which commits retailers to taking a more active role in efforts to stop the exploitation of outworkers. Australia's largest retailer, Coles Myer, signed the code last December.

We aren't aware of any other labels used on products sold in Australia that verify ethical production — if you are, please let us know. (See page 2 for how to contact us.)

BEYOND AUSTRALIA

Many manufacturers have moved their production sites to low-wage countries where working conditions are often substandard and workers' rights non-existent. While some companies are taking their corporate social responsibility (CSR) seriously and are addressing human rights and ethical issues, far too many aren't as yet, and consumer pressure is the most likely thing to make them take action in future.

So how do you know which manufacturers are doing the right thing? That's part of the problem — there are no requirements for companies to make their production processes transparent, so finding out the things you want to know about a product's history is a time-consuming and sometimes difficult task — and not just for individual consumers. It's hard even for committed interest groups to verify claims like "we always operate with respect for human rights". That's why consumer pressure is needed: if a company could show evidence of good practices, many of us would vote with our wallets.

In other countries, particularly in Europe, consumer, research and interest groups have made good progress in tackling this task. Major companies' social and ethical records are assessed, evaluated and published so consumers can make responsible purchasing decisions.

A large survey of consumer attitudes towards corporate social responsibility found that for 70% of the 12,000 people surveyed in 12 European countries, a company's commitment to social responsibility is important when buying a product. In seven of the 12 countries, protecting the health and safety of workers was ranked top among the areas of importance for companies to support; respecting human rights throughout the company's supply chain (for example, not using child labour) was ranked second.

WHAT YOU CAN DO

Buying ethically is rising to the top of many Australians' agenda when making purchasing decisions. We're realising that every time we buy a product, we're virtually endorsing the brand, and with it the social conditions it was made under.

It's not easy here yet, but if you're interested in the whole world that lies behind the products you buy, there are a few things you can do.

- Check retailers' websites or ask them directly about their corporate social responsibility and/or code of conduct. Tell them it's important for you to know the product you're interested in was made ethically.
- Search the internet for websites of relevant campaigns and pressure groups for more information. (For example, www.fairwear.org.au, www.cleanclothes.org and www.behindthelabel.org are sites related to garment manufacture; you'll find more once you follow links.)
- If you decide *not* to buy something because of the retailer's/manufacturer's poor CSR record, let them know in writing so they know why you aren't buying their goods.
- If you're after Australian-made clothes, tell retailers you want to see the NoSweatShop label.
- Tell your supermarket or greengrocer you want to buy fair trade products (see right for *The story so far* with food).

WHAT WE'RE DOING

Here at CHOICE we're embarking on our first CSR project: a survey of jeans retailers and manufacturers about working conditions in their supply chain in the overseas countries that supply their products.

We reckon any company that's taken any ethical initiatives will want to tell us — and through us, you — about them, so that at least a little more information will be freely available to help you make buying decisions. And perhaps it'll encourage those companies that haven't considered these issues before to start doing so.

Watch out for more on this topic in CHOICE around the middle of the year. ■

The story so far: food and handicrafts

There's more to buying ethically than knowing how industrially manufactured goods are made. Next time you're enjoying a cup of freshly brewed coffee or a melt-in-your-mouth chocolate, spare a thought for the coffee and cocoa producer.

They're likely to be a poor farmer from a Latin American country whose production-related expenses have increased substantially over the decades. But the trading prices for coffee, tea and cocoa haven't kept up. They tend to fluctuate considerably, often falling sharply when there's an oversupply in world markets — and the irony is that the poor, indebted producer contributed to creating the oversupply, because they're forced to grow and export ever more.

A Catch 22, so to speak, for many a poor producer, who has to work harder and longer for less money. But since they've been poor from the outset, even this additional work is often still not enough to make ends meet and they'll have to go without the basics — food, healthcare or education for their children.

Fair trade

To help address such unfair structures of international trade and raise consumer awareness, fair trading partnerships have been set up with poor producers of crafts and foods in developing countries. These partnerships enable producers and communities to increase their incomes, improve their living standards and develop their skills and culture.

Typical fair trade products include handicrafts, artefacts, jewellery, cards, coffee, tea and spices. They're usually available through alternative trading organisations (ATOs) or community-based groups — see *Australia lagging behind*, right, for some ATOs in this country.

Many fair trade organisations operate around the world. The largest global network (International Federation for Alternative Trade (IFAT), www.ifat.org) has more than 160 member organisations in over 50 countries.

From alternative trade to the mainstream

While fair trade partnerships have helped many small producers regain their dignity and support themselves, even more could benefit if fair trade products weren't largely limited to niche outlets but also available in supermarkets and other conventional shops — clearly labelled, of course, so you can easily recognise them.

To tackle this, over the past decade, fair trade labelling initiatives have been set up in 17 countries — mainly in Europe, but also in the US and Japan — and they certify a range of fair trade products such as coffee, tea, sugar, cocoa and chocolate products, bananas, honey and orange juice.

These national initiatives are globally organised by Fairtrade Labelling Organizations International (FLO, www.fairtrade.net), which researches, in consultation with the producers and workers concerned, the criteria for each 'Fairtrade' labelled product.

Apart from fair trading regulations such as a fair price and a fair contract for producers, FLO labelling criteria also cover fair production conditions on plantations, such as decent wages for workers, good housing (where appropriate), minimum health and safety standards, the right to join trade unions, no child or forced labour and minimum environmental requirements.

To make it easier to recognise fair trade products around the world, FLO has launched a common, single, worldwide symbol for fair trade, the use of which is currently being phased in by member organisations (see far left).

Australia lagging behind

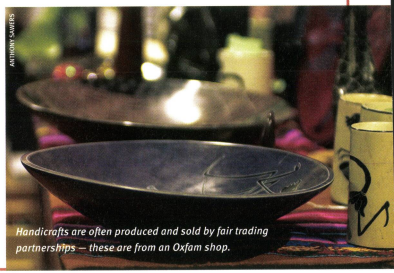
In the same way as information on corporate social responsibility is hard to come by in Australia (see pages 21–22), we're also lagging far behind in the availability of fair trade products and labelling initiatives.

Only two IFAT members currently operate in Australia: Oxfam/Community Aid Abroad Trading (www.oxfamtrading.org.au) is probably the most well known. It sells many goods through its mail order catalogue and online, and has shops in all Australian states and territories except the NT. The other IFAT member, Trading Partners (www.tradingpartners.com.au), primarily sells handicrafts by mail order.

Tradewinds (www.tradewinds.org.au) is another ATO that's well-known for its tea and coffee products sold through community-based groups.

Other fair trade labelled products imported from the UK or US may occasionally be available in a supermarket or healthfood store, but there's no structure yet in Australia for larger-scale sale of fair trade products.

However, a national fair trade umbrella organisation (the Fair Trade Alliance) was recently established to promote more sustainable consumption and get a labelling scheme going. It's currently in the process of registration and is developing a website and brochures.



KATHRYN SAMUELS

Handicrafts are often produced and sold by fair trading partnerships — these are from an Oxfam shop.

LOAFING around

PHOTOS: ANTHONY SAMMES

Buying a loaf of bread used to be simple, but the choice these days is enormous. Does it really matter which kind you choose?

IN A NUTSHELL

- **Eating any sort of bread** *is good for you, but you'll get more fibre, vitamins and minerals in some kinds.*
- **Wholemeal bread may** *not be so 'whole'some any more. New food standards have seen a relaxing of the rules for what makes wholemeal bread, well, wholemeal bread. See* Food standards fall short, *page 27.*

White, wholemeal, multigrain, rye, soy and linseed — like most of our staple foods, there's a lot of bread to choose from these days. Eating a few servings a day of any kind is good for your diet, but if you'd like to know more about different kinds, read on.

Bread's a great source of carbohydrate, protein and fibre and most types are very low in fat — it's what you put on top of it that increases the fat and kilojoules. Bread is also a good source of the B group vitamins niacin, riboflavin and thiamin, as well as folate.

SO WHICH ARE BETTER?

The more of the original grain that's left in the bread, the better. Wholemeal bread made from flour using the whole grain is the best choice, but it's not as simple as just buying 'wholemeal' bread any more. Instead you need to look for a high percentage of wholemeal flour — see *Food standards fall short*, page 27. Wholemeal bread not only has much more fibre than other types but also much higher levels of vitamins and minerals, particularly vitamin E and phytochemicals (chemicals from plants that seem to protect against cancer, heart disease and other illnesses).

Wholemeal/wholegrain cereals and bread also help protect against heart disease, some cancers and obesity (it's denser so you feel full after eating less).

White bread is made of flour from just the inner layers of the wheat kernel rather than the whole grain, so it contains less fibre and vitamins — in particular less of the B group vitamins found in the outer germ and bran.

The bread market has also had its share of innovations. Fibre- enriched white bread is a good alternative for kids who won't eat wholemeal or wholegrain bread, while soy and linseed breads were developed for women with menopausal symptoms.

WHAT'S IN MY BREAD?

Ingredient / claim	What it does
Acidity regulators	Makes bread more acidic, which slows the growth of mould and bacteria that don't like an acidic environment. Commonly used are citric acid (330), acetic acid (vinegar, 260) and lactic acid (270).
Emulsifiers	Improve the crumb colour, texture, volume and softness of the bread; help delay staling by increasing the initial softness of the bread, and also by combining with starch to reduce the rate of crystallisation and hardening of the crumb.
Enzymes	May be added to boost the fermentation process, and add to the volume and softness of the finished product; can also slow the rate at which bread stales.
Fats and oils	Improve the flavour of the bread; also make it more tender, aid in the browning of the loaf and keep it feeling fresh. Vegetable oils are mostly used.
Fibre-enriched	A good alternative for kids who won't eat wholemeal or wholegrain bread.
Flour treatment agents	Improve the fermentation process and help with the texture. Some of those used include ascorbic acid (vitamin C, 300) and calcium carbonate (170).
Folate	Increasingly added to bread; women of child-bearing age need to get at least 400 micrograms per day — it reduces the risk of giving birth to a baby with a spinal cord condition such as spina bifida. May also protect against heart disease.
Gluten	The protein component of wheat; it strengthens the structure of the crumb. While it's naturally present in the flour, extra may be added to improve the texture and 'bite'.
Iron	Iron is naturally in bread, but extra is added to some types. However, meat is the best source of haem iron, the form of iron the body can absorb most easily; the non-haem iron in bread isn't as readily absorbed.
Malt flour / extract	Derived from barley; it adds flavour and contributes to the colour, softness and moistness of bread.
Milk or milk solids	May be added to the bread to help keep it moist, add flavour and soften the crust.
Omega 3 fatty acids	Soy and linseed breads (see below) contain omega 3s; Tip Top also adds it in the form of tuna oil to **UP** bread. A diet high in omega 3s can lower 'bad' (LDL) cholesterol and triglyceride levels in the blood; high levels of both contribute to heart disease.
Preservatives	Calcium propionate is added to some bread to prevent the growth of mould, but it's also recently been linked to possible behavioural problems in children (see CHOICE, November 2002, page 30). Vinegar is added to some breads as a preservative.
Salt	Added for flavour, and to assist fermentation.
Soy flour	Whitens the bread, softens the texture, keeps the bread fresh and helps to improve the volume.
Soy & linseed	May ease some menopause symptoms (see HRT alternatives, page 18); also a good source of omega 3 fatty acids (see above).
Sugar	Used by the yeast to grow, producing carbon dioxide, which raises the dough. It also flavours the bread, helps to keep it moist and helps the crust brown.
Thiamin	Must be added to bread by law, to help prevent a condition called Wernicke-Korsakoff Syndrome, mainly suffered by those with alcohol dependency: most people eat bread, so this is a way of trying to reduce the prevalence of the condition.
Vitamin E	An antioxidant that helps protect cells in the body from damage; may protect against heart disease. Wholegrain cereals are a particularly good source, as are vegetable oils, nuts, oily fish and green leafy vegetables.

BREAD AND GI

GI (glycaemic index) is essentially the effect of food on blood glucose levels. It's most useful as a guide for people with diabetes, who are generally advised to eat foods with a low GI. Breads with a low GI include sourdough and wholegrain. See CHOICE, November 2002, for a full discussion of GI.

BATTLE OF THE CARBS

If you've been listening to the latest low-carbohydrate, high-fat diet hype, you may think you should be cutting back on bread and eating steak hollandaise instead. However, it's an idea not generally supported by scientific evidence. We'll be looking at this issue in more detail in an upcoming article.

WHAT ABOUT GM INGREDIENTS?

The most likely genetically modified (GM) ingredients are any that are sourced from soy or corn. However, GM labelling rules are complicated and you won't necessarily know if a GM ingredient has been used.

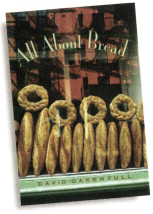
If soy flour is used in the bread and the soybeans it's sourced from are genetically modified, the bread must be labelled as containing GM ingredients.

But if an emulsifier sourced from soybeans is used, such as lecithin, and there's none of its DNA left in the final product, it doesn't need to be labelled.

For more information see *GM update* in CHOICE, November 2002, page 6.

ALL ABOUT BREAD

Want to know more about bread? CHOICE Books has the book for you. All About Bread *contains all you ever wanted to know and more, including recipes. To order it, see page 34, call us on 1800 069 552 or go to www.choice.com.au.*



Bread profiles

The nutrient information is based on the average for each type — different brands may
Check the nutrition information panel for brand-specific profiles.

WHITE BREAD

Per serve (2 slices/60 g):
Fibre: 1.5 g
Energy: 625 kJ/150 Cal
Protein: 5.5 g
Fat: 1.5 g
Carbohydrate: 28 g
Sodium: 290 mg

It's made from white flour, which is sourced from the inner part of the wheat grain, with almost all the bran and wheat germ removed. This decreases the fibre, vitamin and mineral content.

WHOLEMEAL

Per serve (2 slices/60 g):
Fibre: 4 g
Energy: 610 kJ/145 Cal
Protein: 6 g
Fat: 1.5 g
Carbohydrate: 27 g
Sodium: 265 mg

Should be made from a majority of wholemeal flour, made from the whole wheat grain, but these days there's no guarantee — see *Food standards fall short*, far right. An excellent source of fibre, vitamins and minerals.

MULTIGRAIN

Per serve (2 slices/60 g):
Fibre: 3 g
Energy: 615 kJ/145 Cal
Protein: 5.5 g
Fat: 1.5 g
Carbohydrate: 28 g
Sodium: 275 mg

Made from white and/or wholemeal flour, it has whole or softened grains of wheat or other cereals added to give a grainier, crunchier texture. This also boosts its fibre content. The nutrient content may vary according to how much white or wholemeal flour is used.

FIBRE-ENRICHED

Per serve (2 slices/65 g):
Fibre: 4 g
Energy: 690 kJ/165 Cal
Protein: 6 g
Fat: 2 g
Carbohydrate: 31 g
Sodium: 325 mg

Good for kids who won't eat wholemeal bread, fibre-enriched bread is still white, but has extra fibre added. **BUTTERCUP Wonder White** increases the fibre by adding Hi-maize, which is high in resistant starch, a form of fibre. Other brands may add another vegetable form of fibre, or in the case of **TIP TOP Hyfibe,** fibre sourced from soy, wheat and oats. Some brands can have more fibre than wholemeal bread, but you'll still be missing out on the extra phytochemicals that wholegrain breads can provide.

RYE

Per serve (2 slices/76 g):
Fibre: 5 g
Energy: 780 kJ/185 Cal
Protein: 7.5 g
Fat: 1.5 g
Carbohydrate: 35 g
Sodium: 360 mg

Rye bread contains a mixture of rye and white and/or wholemeal flour. The more rye and wholemeal flour, the higher the fibre content of the bread. See *Food standards fall short*, far right.

SOY AND LINSEED

Per serve (2 slices/84 g):
Fibre: 5.5 g
Energy: 890 kJ/215 Cal
Protein: 11 g
Fat: 5 g
Carbohydrate: 31 g
Sodium: 365 mg

Generally speaking it's higher in fibre and protein but also higher in fat per serve than many other breads. If you're buying it in the hope of relieving symptoms of menopause, see *HRT alternatives*, page 18, for the latest evidence.

FOCACCIA

Per serve (a quarter/65 g):
Fibre: 2 g
Energy: 715 kJ/170 Cal
Protein: 5 g
Fat: 3.5 g
Carbohydrate: 30 g
Sodium: 380 mg

Focaccia has more oil added to it than most bread (usually as well as herbs and other flavourings), so it can be slightly higher in fat. It's generally made from white flour.

PITA

Per serve (1 small pocket/75 g):
Fibre: 2 g
Energy: 840 kJ/200 Cal
Protein: 7 g
Fat: 2 g
Carbohydrate: 39 g
Sodium: 390 mg

While these figures are based on white pita bread, it can also be made from wholemeal flour. Pita bread originated in the Middle East, and has two thin layers that can be split open for fillings; it can also be used as a quick pizza base.

WHAT'S KIBBLED?

A term you often come across in relation to bread, it simply means grains that have been partially ground or softened.

ly from the figures provided.

FRUIT BREAD

Per serve (2 slices/62 g):
Fibre: 2.5 g
Energy: 705 kJ/170 Cal
Protein: 4.5 g
Fat: 2 g
Carbohydrate: 33 g
Sodium: 115 mg
Bread with added fruit is higher in sugar than other types.

SOURDOUGH

Per serve (2 slices/70 g):
Fibre: 3 g
Energy: 700 kJ/165 Cal
Protein: 6 g
Fat: 2 g
Carbohydrate: 31 g
Sodium: 375 mg
Sourdough differs from other bread in its yeast source. The yeast most bread is made from is a specially cultured baker's yeast; sourdough is made from 'wild' yeast. It's captured from the air in a liquid medium (usually a mixture of water and flour) to make a 'starter', which can be kept alive for future use and which gives sourdough bread its distinctive taste.

TURKISH BREAD OR PIDE

Per serve (a quarter/112.5 g):
Fibre: 2.5 g
Energy: 1120 kJ/270 Cal
Protein: 8.5 g
Fat: 1 g
Carbohydrate: 53.4 g
Sodium: 630 mg
A soft chewy bread traditionally eaten with dips or soups, it can also be split and used to make sandwiches. (You can also get small Turkish loaves, about the size of small pita pockets.)

CUPBOARD OR FRIDGE?

The best place to store bread is at room temperature in its original packaging. While putting it in the fridge will slow the growth of mould, it will also make the bread dry and hard. Breadbins may not be the best place to store it, as they can harbour mould spores.

The omega oils in soy and linseed bread can go rancid, and can even smell 'fishy' after a few days if not refrigerated or (better still) frozen. In fact if you want to keep any type of bread fresh for more than a few days, keep it in the freezer.

Food standards fall short

The new Food Standards Code introduced in December last year includes a number of labelling improvements, such as the percentage labelling of key ingredients (so you know how much fruit is in your jam, for example) and the introduction of mandatory nutrition information panels on all foods.

Unfortunately, not all the news is good. Apart from a few 'icon' foods, such as ice cream, meat pies and chocolate, there are no longer individual food standards that specify the ingredient composition of most products. The new code relies on percentage labelling and the Trade Practices Act, which doesn't allow false or misleading labelling, to protect consumers from manufacturers making products that aren't what they seem.

An example of this is wholemeal or rye bread. Wholemeal bread was previously required to contain 90% wholemeal flour and rye bread 30% rye flour. Under these regulations you knew that you were getting the real deal.

Unfortunately our new code is not so strict. It has no requirement for the composition of these breads, which means manufacturers can choose to make bread with whatever percentage of the relevant flour they want. While we'd hope most will stick to the status quo, they aren't obliged to.

So the onus is now on you rather than the manufacturer. You'll have to use the percentage labelling to find out how much wholemeal or rye flour's been used in a bread — the last thing most of us want to do when racing round the supermarket with the kids in tow. Given that we're advised to eat more wholegrain cereals for a myriad of health benefits, it's disappointing to see the regulations weakened.

READER CAR REVIEWS

Your fellow readers have again spilled the beans on their experiences with a number of popular car models.

IN A NUTSHELL

Shopping for a new car? *Brochures, discussions with sales staff and even a test drive won't give you a complete picture of a car. How will it behave in different road conditions? Do the features work well? What's it like for space and noise? These questions usually require a few months of use to answer. That's why we asked readers to tell us their real-life experiences with a number of models.*

Most of our reviewers used the motoring press, the web, brochures and car dealers to research the best models for their needs — and some (how clever) also looked for advice from CHOICE.

For example, our large online motoring section includes a powerful database to help you pick the right model for you (go to www.choice.com.au, and type 'car database' in the search box). And our reader reviews, such as the ones in this article, give you real-life experiences you won't find in any brochures.

A small panel of people (at least 10 for each model) told us why they chose a particular model, whether they had problems with it and its strengths and weaknesses.

Thanks to everyone who participated. We received a sufficient number of surveys to report on four popular models:

- Toyota Corolla (from 01/02).
- Nissan X-Trail.
- Holden Commodore VX Series II (from 08/01).
- Subaru Impreza (from 10/00).

TOYOTA COROLLA

Starting price (RRP): $19,990
Versions: Ascent, Conquest, Levin, Ultima
Body styles: Hatch, sedan (except Levin), wagon (except Ultima)
Engine options: 1.8 L, four-cylinder
ANCAP safety rating: ★★★★ (see page 30)

SAFE AND RELIABLE

Reliability, first and foremost, was what Corolla buyers were after when looking for a car. And the reliability record of the Toyota brand (as proven in our surveys), together with safety options and performance, tipped the scale towards the Corolla, and against the similar-sized models our reviewers considered: Holden Astra, Nissan Pulsar, Mazda 323 and Ford Laser.

Our reviewers mainly use their car in the city, and say that's what it's best suited for. In fact, two are unhappy with the model's highway performance.

Other points of criticism include noise (especially at high speeds), the Ascent's audio system, and not being able to see the front of the bonnet. This is a problem we've heard for several models in this and the last round of reader car reviews — probably a side-effect of aerodynamic car designs.

But what about the positives? None of the reviewers has had any problems with the car — no recall, no repair under warranty, nothing. Well, reliability was what they were after.

Most find the car surprisingly spacious, praise its performance and fuel economy, and feel generally safe. The Corolla's four stars in the latest round of ANCAP high-speed crash tests (see CHOICE, October 2002) make it one of the safest models in its class.

The most popular options taken up were air conditioning and a CD player (for the Ascent; both are standard on other versions, and used to be standard on the old Ascent), as well as the ABS/passenger airbag safety pack and tinted windows. Two Ascent reviewers would have liked to see remote central locking on the features list, two others a cruise control (which isn't available on any Corolla version).

In general, our reviewers rated the Corolla's purchase price and running costs as medium to low, making it good value for money.

TIM TURNER

"I decided on a Corolla Ascent mainly because of the reliability and safety reputation of the Toyota name. The wagon is very spacious, and handles and performs well. While the car's good value for money overall, air conditioning isn't a standard feature, and I'm a bit disappointed the car doesn't come with remote central locking."

Kristen Walker, Melbourne, Victoria.

NISSAN X-TRAIL

Starting price (RRP): $31,990
Versions: ST, Ti
Body styles: Wagon
Engine options: 2.5 L, four-cylinder
ANCAP safety rating: ★★★★ (see page 30)

UNIQUELY STYLED ALL-ROUNDER

When our X-Trail reviewers shopped around for a car, they were basically looking for an egg-laying woolmilkpig: they ticked 'very important' or 'important' for almost all of our 18 selection criteria — and then for some additional ones.

No wonder they ended up with a member of the increasingly popular so-called 'softroader' (small 4WD) family, promising the best of at least two worlds.

Not surprisingly, they also considered the Honda CRV, Subaru Forester and Toyota RAV4. But the X-Trail's powerful 2.5 L engine, competitive price and design of 4WD system (you can select the different modes by pressing a button) gave it the nod.

Our reviewers mainly use the car for everyday city and country driving, and say that's what it's most useful for, rather than long distances. They like its engine, interior space, comfort, handling and — the converted ones — instrument layout.

The X-Trail's instrument panel isn't in front of the driver and the steering wheel, but in the centre of the dashboard. This probably takes some getting used to and (together with the car's exterior styling) caused mixed emotions among our drivers.

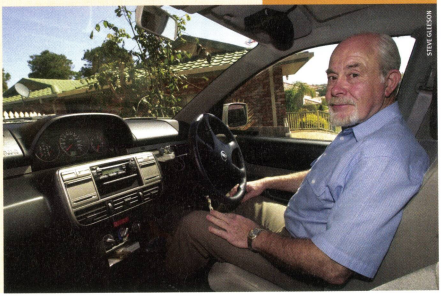
The reviewers had encountered only minor problems, all covered under warranty.

Several readers would like to see a cargo blind (to cover the cargo area) on the X-Trail's standard features list. A towbar, headlight and bonnet protectors were the main options taken up.

While the car's purchase price and running costs are considered medium, all our reviewers agree it's good value for money.

"I didn't want a large 4WD, so the 2.5 L engine is just right. It's responsive and has good fuel economy. The instrument layout doesn't take long to get used to, and I quite like it because the speedo isn't obstructed by the steering wheel. I believe a cargo blind should be standard equipment."

David Bishop, Port Macquarie, NSW.



STEVE GLEESON

ANCAP CRASH TESTS

The Australian New Car Assessment Program (ANCAP) assesses how well a car protects its occupants in a high-speed accident. It mainly consists of a 64 km/h frontal offset crash (40% of the car's front on the driver's side hits a barrier) and a 50 km/h side-impact crash. The highest rating is five stars. We regularly publish updates of the program in CHOICE, and our website has a searchable database with ratings for all the models tested since the start of the program. Go to www.choice.com.au and type 'ANCAP' in the search box.

HOLDEN COMMODORE VX II

Starting price (RRP): $30,880
Versions: Executive, Acclaim, S, Berlina, SS
Body styles: Sedan, wagon (only Executive, Acclaim, Berlina)
Engine options: 3.8 L V6, 5.7 L V8
ANCAP safety rating: ★★★ (see above)

ANDREW WEES

"I like its stylish looks, ample room and responsive performance. However, I would have expected a standard passenger airbag [this is standard on the new VY series] and variable-speed intermittent windscreen wipers."

John Gornall, Glenwood, NSW.

SPACE, PERFORMANCE AND GOOD LOOKS

Our review covers the VX II series Commodore, plus a range of equipment versions from the base model Executive to the sporty S. Since our reviews came in Holden has released the VY series, which is still similar to the VX II in many aspects.

Comfort, performance and features rate highly among the criteria our reviewers were looking for when deciding on which model to buy. However, we were surprised to find reliability on top of their list. Commodore models haven't performed too well in our past reliability surveys, usually coming in towards the bottom (see CHOICE, September 2001, for our last survey). Our next survey will show whether they've made the right decision and the VX series has improved on its predecessors in this respect.

A number of readers also considered the Ford Falcon (as well as versions of the Commodore other than the one they ended up buying). But looks, value and size tipped the scale for them towards the Commodore. And most of them are very happy in general with all aspects of the car — particularly its space, performance, features and looks.

On the downside, some mentioned problems with the size and with visibility out of the car, which make parking difficult. Others find the car's fuel consumption a bit high — most reviewers drive mainly in city traffic. Also, several were affected by a model recall for a faulty fuel gauge, and there were a number of minor problems covered by warranty.

A towbar, tinted windows and alloy wheels made it onto several readers' options list. Two said they'd like to see variable-speed intermittent wipers as a standard feature.

While our reviewers find the purchase price and running costs of the Commodore to be medium to high, they think the overall value for money is still good.

SUBARU IMPREZA

Starting price (RRP): $25,990
Versions: GX, RV, RX, RS, WRX, WRX STi
Body styles: Sedan (except RV), wagon (except RS and WRX STi)
Engine options: 2.0 L, 2.0 L turbo (WRX and WRX STi), 2.5 L (RS) — all four-cylinder
ANCAP safety rating: ★★★★ (see left)

SHEER DRIVING FUN

While our Nissan X-Trail reviewers were searching for the perfect all-rounder, Impreza buyers were much more focused. They wanted a reliable, well-built, safe performance car. The rest didn't matter that much.

The half-dozen WRX drivers in our survey brought it even more to the point, looking for performance, build quality and performance. And did we mention performance? Some of them also considered the Nissan 200SX, but opted for the Subaru's all-wheel-drive system.

And the Impreza delivers — our reviewers almost unanimously admit to having heaps of fun with the car's handling and performance. They use it mainly in the city, but reckon it's at home in every driving situation — even off-road (referring to handling on a fire trail, rather than taking it across sand dunes or over a rough 4WD track).

They mentioned only a few weak points: some found the car to be a bit noisy, and a couple complained about seat comfort. There were only three minor repairs under warranty.

One WRX driver feels a bit uncomfortable with the model's image of being driven by 'boy racers', another because he has to be very security-conscious — the model is very popular among car thieves. This also leads to what almost all WRX drivers consider to be high insurance premiums.

While the purchase price and running costs are generally considered medium to even a bit on the high side, almost all our reviewers reckon the car's pretty good value for money — must be the driving fun.

TIM FISHER

"The WRX combines a powerful engine with good handling — a recipe for great driver enjoyment. Unfortunately, it's very attractive to thieves, so insurance costs are high."

Steve Smith, Hallam, Victoria.

Your turn to review?

We're looking for owners of another group of cars to feature in our next reader car review article.

If you've bought (**new, not secondhand**) one of the models below **within the last 12 months** (unless otherwise stated), please let us know by **February 21, 2003**.

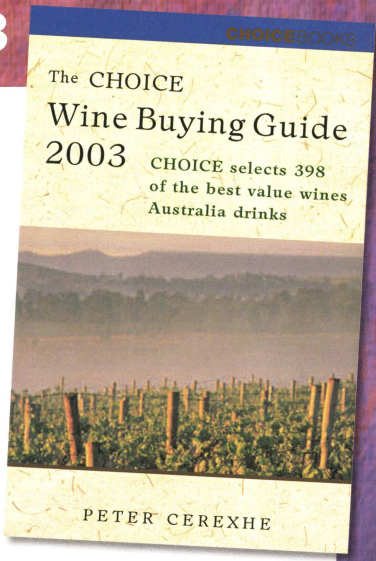
- Write to CHOICE, Car review, 57 Carrington Road, Marrickville 2204.
- Fax to CHOICE, Car review, (02) 9577 3377.
- Email to car-review@choice.com.au.

Please tell us which of the models you can review for us, when you bought it, and your fax number, email or mailing address.

- Daewoo Matiz (from 07/02).
- Daihatsu Sirion (from 04/02).
- Ford Laser.
- Holden Zafira.
- Honda CR-V.
- Kia Carnival.
- Mitsubishi Lancer (from 07/02).
- Subaru Forester (from 06/02).

CHOICEBOOKS

The CHOICE Wine Buying Guide 2003



Fill the ice bucket, crack open the bubbly and drink a toast to yourselves. Due to the great success of the first *CHOICE Wine Buying Guide*, the 2003 edition will be available from February. Thanks to all our subscribers for helping to make this one of our bestsellers.

What makes this guide unique?

- 398 wines were tasted by a panel of 17 well-respected winemakers, retailers and consultants, with at least four tasting each wine.
- There's a photo of each wine label for easy identification.
- All tastings were carried out 'blind', ensuring impartiality.
- All wines were purchased by CHOICE, so our selection and test results weren't influenced by anyone.
- We selected wines from a wide price range, with the majority coming in under $25.
- Wines were scored using the international competition scoring system, giving points out of a possible 20.

What's new in this edition?

- A vintner's dozen (14) new recommendations in colour, chosen on the basis of their high score, value for money, wide availability and volume sales.
- A quick-reference table at the end of the chapter for each type of wine, showing those that scored 15.5 or above, in order of price. (A score of 15.5 or over would earn a wine a medal in international competition.)
- While some of the favourites make a second appearance, we've also included wines not previously tested by CHOICE.

$30.00 **Code: WG03**

Put an end to the 'taste it and see' method of wine selection with this easy-to-read, no-nonsense guide to wine buying. Keep it in the car, take it into the bottle shop, buy your wine for a reasonable price and enjoy it at your leisure.

We don't know what your New Year resolution was, but one of these books is bound to help!

TAP THE *HIDDEN* JOB MARKET

Learn how to access the almost 80% of jobs that are never advertised. If you're thinking of changing your job, why narrow the field?

$25.00 CODE: THJM

MARKETING FOR SMALL BUSINESS

What to do, or not do, to market a small business for maximum profit.

$24.95 CODE: MFSB

FROM FEAR TO COURAGE

Advice and case studies on managing career crises and their effects on your life.

$22.00 CODE: FFTC

CHANGING COURSE

Live life to its fullest and see retirement or redundancy as a chance to change direction and try new things.

$22.00 CODE: CHCO

CONTRACEPTION — HEALTHY CHOICES

Make an informed choice when picking your method of contraception. Written for women *and* men, it discusses all methods of contraception available in Australia.

$22.00 CODE: CONT

ETHICAL INVESTMENT

If you want to make your investments match your principles, take note of this advice.

$17.00 CODE: ETI2

MY MONEY MYSELF

A plain-English women's guide to understanding and managing money.

$22.00 CODE: MMMS

SAVING SPENDING SPLURGING

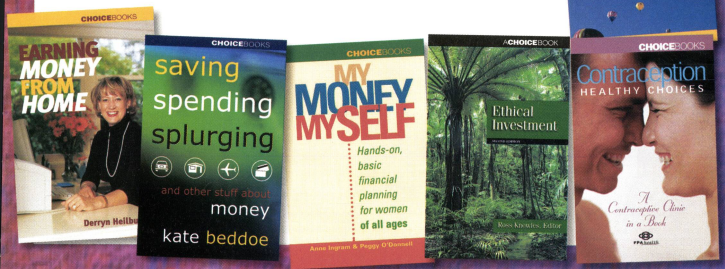
Aimed at the 25–35 age group but relevant to all, this explains how to control your money while still enjoying a comfortable lifestyle.

$20.00 CODE: SSS

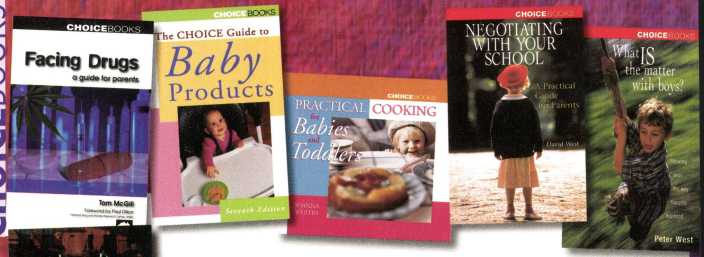
EARNING MONEY FROM HOME

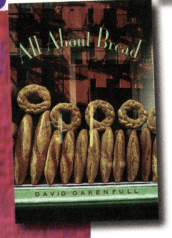
Packed with ideas and advice drawn from the author's experience and that of other home-business operators. Hundreds of ideas for every home business

$25.00 CODE: EMFH



CHOICEBOOKS





ALL ABOUT BREAD

Whether you want to make your own bread (by hand or machine), check its nutritional values or understand its history and folklore, here's everything you need to know.

$25.00 CODE: BRD

FACING DRUGS

Understand what drugs are around, their effects, treatment options and what you can do to help those facing this issue.

$22.00 CODE: DRUG

THE CHOICE GUIDE TO BABY PRODUCTS

Whatever baby product you're looking to buy, this is *the* guide. It includes recent test results for cots and jogger strollers.

$20.00 CODE: CBP7

PRACTICAL COOKING FOR BABIES AND TODDLERS

Good, simple yet delicious food for all the family to enjoy.

$22.00 CODE: PCFB

Start the new school year off with ...

NEGOTIATING WITH YOUR SCHOOL

Using this simple system you can learn how to settle, and hopefully avoid, parent-school-child disputes.

$20.00 CODE: NWYS

WHAT *IS* THE MATTER WITH BOYS?

Help boys to understand who they are in a changing world.

$25.00 CODE: WTMB

ORDER FORM

I enclose ❑ cheque ❑ money order (payable to the Australian Consumers' Association)

or I wish to pay by: ❑ Bankcard ❑ Mastercard ❑ Visa ❑ Amex ❑ Diners Club Expiry ___ / ___

Card number

Name on card

Signature

Mr/Ms/Mrs/Miss

Address

Postcode

Phone (day) Subscriber no.

Please allow two to three weeks for delivery. If any order can't be filled for a substantial length of time, we'll let you know and give you the option of cancellation.

Code	Title	Qty	Item price	Total price

Postage and handling $6.00

Total

Send your payment to: Australian Consumers' Association, 57 Carrington Road, Marrickville 2204 • Phone (02) 9577 3399 • Fax (02) 9577 3355 • Order online at www.choice.com.au.

Money-back guarantee: If you're not completely satisfied with your purchase, return book(s) within 30 days for full refund of the purchase price.

THIS FORM MAY BE USED AS A TAX INVOICE. **CB/0302**

AUSTRALIAN CONSUMERS' ASSOCIATION ABN 35 799 246 568 ACN 000 281 925

You asked...

WHAT'S THAT?

A subscriber wants to know what some of the ingredients she's seen on food packaging mean.

Gums are often used to stabilise a mixture or as a thickener. Some common ones include guar gum, locust gum and pectin (from plants); alginates, agar and carrageenan (from seaweed) and xanthan gum (microbial).

Invert sugar prevents other sugar in the food from crystallising. It's made by splitting ordinary sugar into the glucose and fructose it's made from.

Humectants stop foods drying out. Glucose syrup, invert sugar, honey, dried whey, glycerol and sorbitol are examples — and of course some are hidden sources of sugar too.

Hydrogenated vegetable oil: A chemical process is used to 'harden' liquid vegetable oils so they become solid. However, this process can also make 'trans' fats which, like saturated fats, are best avoided.

Modified maize starch: Starch is used mainly to thicken foods. Ordinary starch can be 'modified' or changed in the lab to do specific thickening or stabilising jobs better (for example, withstanding the freeze-thaw cycle). This isn't the same as 'genetically modified' — although the starch could have originated from a genetically modified crop.

PICNIC TIP

Coolers can't cool — so don't pack food in them that's just been cooked and is still warm. If you put warm food next to an ice block, sure it'll cool down — but the whole cooler will warm up faster. It's best to put cooked food in the fridge overnight to let it cool down.

KELLOGG'S SUGARFEST

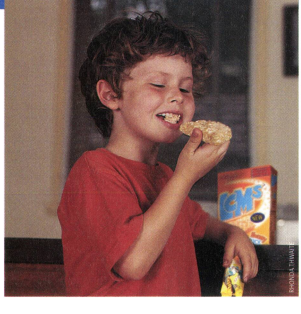
"You care about our school photos, but we don't. You care about our manners, but we don't. And you care that new **Kellogg's LCMs** are made with wholesome grains of rice, a touch of honey and no preservatives or artificial colours, but we don't. We only care that they're delicious…"

That's what the kid in the TV ad for new **KELLOGG'S Honey Rice Bubbles LCMs** tells us. Sounds like a pretty healthy snack, doesn't it? Well, we can't accuse **KELLOGG'S** of telling any fibs: it does only contain "a touch of honey" (0.5% of all ingredients as listed on the box) — it's all the other sugars that add up to a sugar content of nearly 32%.

Rice bubbles are the single biggest ingredient, but seven of the remaining 12 ingredients are sugars. In descending order of weight they're glucose, invert sugar, glucose solids, dextrose, fructose, raw sugar, honey. No wonder the kid in the ad chooses it over an apple.

Sugar aside, this bar doesn't bear much resemblance to the rice bubbles breakfast cereal, apart from its low level of fibre (it even has fat added — over 7%). Only 37% of the bar is rice bubbles.

Yet another example of creative marketing that we'd be better off without.



Pressing concerns

PHOTOS: ANTHONY SAMPEIS

On test: 10 steam irons selling for between $50 and $100.

It looks as though you've a good chance of getting a reasonable iron when you pay $50 or more for one: our trialists judged all those on test as equally good. None of the irons scored top marks for everything, but all did a good job and you'd probably be happy with any of them. The table and profiles show features and relative strengths and weaknesses for each iron — choose according to what's important to you.

To rate an iron highly for performance, our trialists wanted one that's effective on linen, denim and cotton, with a good shot of steam. Its effectiveness on synthetics and how well it worked for vertical steaming (for curtains or hanging garments, say) also counted towards its overall rating, although many also said they probably wouldn't use the vertical steaming feature.

IN A NUTSHELL

All the irons on test *were reasonably easy to use and capable of doing a good job, so with models in this price range it's worth looking for features such as vertical steam, variable steam, a 'power on' light and auto shut-off, which can enhance an iron's performance, usefulness and/or safety — for details see* What to look for, *right.*

BEST BUY

MISTRAL QUICK'N'EASY MGC550 $50

The **MISTRAL** was the cheapest iron in the test, and as they all iron well that makes it our Best Buy. But all the irons have individual quirks and features that affect their ease of use, so check the profiles for anything you're particularly keen on.

Brand / model (in alphabetical order)	PERFORMA 1 Overall rat
BRAUN Optiglide-jet PV 3110	Good
KAMBROOK Steamline 920 KI920 **(A)**	Good
MISTRAL Quick'n'Easy MGC550	Good
PHILIPS Elance GC 3015	Good
PHILIPS Elance GC 3035	Good
PHILIPS GC 2025	Good
SUNBEAM Ultura 5500 Platinum	Good
SUNBEAM Ultura 5700 Platinum	Good
TEFAL Avantis 75 1817.A	Good
TEFAL Avantis 90 1824/A	Good

* *Prices are recommended retail, as provided by manufacturers in August 2002, except for the Kambrook, where it's the price we paid.*

(A) *This model has been discontinued, but you may still find it in shops.*

(B) *Audible warning signal also given.*

What to look for

- **Weight:** A light iron's easy to move but requires more downward pressure, while a heavier iron needs less pressure but more effort to move and lift.
- **Balance:** A lightweight but poorly balanced iron can be more tiring to use than a heavier, well-balanced one.
- **Variable steam:** Allows you to control the level of steam for extra oomph on heavy fabrics and lower levels on light or sensitive fabrics.
- **Vertical steam:** If you need to get wrinkles out of heavy items like suits or curtains, an iron that can produce steam in a vertical as well as horizontal position could be useful.
- **Self-cleaning:** Means you can set the iron to remove scale deposits that could clog the steam valve and soleplate holes.
- **OK to use with tap water:** These days tap water is recommended unless it's very hard. Using water from home softening units or freezer ice can result in stained clothes.
- **Button groove:** A gap between the iron and soleplate makes it easier to iron around buttons.
- **Thermostat light:** Turns on when the iron is heating and off when the preset temperature is reached. It's best to iron delicate fabrics first: it takes longer for an iron to cool down than heat up.
- **Power-on light:** A safety feature that tells you the iron's on and therefore hot.
- **Auto shut-off:** Cuts power to the iron if it's left standing still for a certain length of time. Typically, cut-off time when the iron's horizontal (and could therefore scorch fabric) is much shorter than when the iron's upright — see the table for times.
- **Cord length:** It's safer and easier to have an iron with a cord long enough for where you need to use it, rather than use an extension cord.
- **Cord storage:** Many irons these days have a specially designed heel to wrap the cord around.

FEATURES COMMON TO ALL THE IRONS ON TEST:

- Steam and dry iron.
- Water spray.
- Shot of steam.
- Variable steam.
- Vertical steam.
- Self-cleaning.
- Tap water OK.
- Thermostat light.
- Cord storage.

We asked 12 experienced ironers to come to our labs to try all the irons and tell us what they thought of them — a big thanks to all involved.

ATURES			SPECIFICATIONS						
er-on	**Auto shut-off** (time when vertical / horizontal)	**Button groove**	**Soleplate type**	**Cord length** (m)	**Weight with water** (kg)	**Origin**	**Warranty** (years)	**Manufacturer / distributor**	**Price** ($)*
		✓	Non-stick	2.0	1.4	Spain	1	Gillette	65
		✓	Stainless steel	3.0	1.3	China	1	Kambrook	54
	12 min / 20 sec	✓	Stainless steel	4.0	1.9	China	2	Mistral	50
		✓	Non-stick	3.0	1.6	Singapore	2	Philips	80
	8 min / 30 sec	✓	Non-stick	3.0	1.7	Singapore	2	Philips	100
		✓	Non-stick	3.0	1.4	Singapore	2	Philips	60
		✓	Non-stick	3.0	1.4	China	1	Sunbeam	70
	14 min / 30 sec **(B)**	✓	Non-stick	3.0	1.5	China	1	Sunbeam	90
			Non-stick	2.5	1.6	France	1	Groupe SEB	85
	9.5 min / 30 sec		Non-stick	2.5	1.6	France	1	Groupe SEB	100

1 Overall rating

We asked 12 regular ironers to trial the irons for us on cotton, denim, linen and synthetic material on the recommended settings. They tried out the shot of steam, water spray and vertical steam feature. In addition to testing the iron's effectiveness, trialists rated the length and placement of the cord; comfort of the handle; weight of the iron; filling and emptying it; and reading and setting the controls. They then gave each iron an overall rating.

2 Features

See *What to look for*, above, for explanations of the features noted in the table.

PROFILES

As the irons were all judged equally good by our trialists, they're profiled in alphabetical order. Prices are recommended retail, as provided by manufacturers in August 2002.

BRAUN OPTIGLIDE-JET PV 3110

Price: $65

- Very effective water spray and shot of steam.
- Cord only 2 m long and only swivels up and down, not side to side.

PHILIPS GC 2025

Price: $60

- Equal most effective at removing wrinkles when ironing at the recommended temperature.
- Very effective shot of steam.
- Vertical steam very easy to use.
- Very easy to fill and empty the water tank.
- Water spray not as easy to use as on others.

KAMBROOK STEAMLINE 920 KI920

Price: $54

- Compared with other irons the preset temperatures needed more adjusting to do the job well.
- Vertical steam very easy to use.
- Very easy to read and change controls.
- The lightest iron on test.

SUNBEAM ULTURA 5500 PLATINUM

Price: $70

- Equal most effective at removing wrinkles when ironing at the recommended temperature.
- Very easy to read and change controls.
- Very easy to fill and empty the water tank.

MISTRAL QUICK'N'EASY MGC550

Price: $50 BEST BUY

- Very effective shot of steam.
- Very effective at vertical steaming.
- Longest cord (4 m).
- The heaviest iron in the trial.
- Some trialists thought this iron needed to be hotter.

SUNBEAM ULTURA 5700 PLATINUM

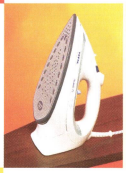
Price: $90

- Equal most effective at removing wrinkles when ironing at the recommended temperature.
- Very easy to read and change controls.
- Very easy to fill and empty the water tank.

PHILIPS ELANCE GC 3015

Price: $80

- Equal most effective at removing wrinkles when ironing at the recommended temperature.
- Water spray not as easy to use as on others.



TEFAL AVANTIS 75 1817.A

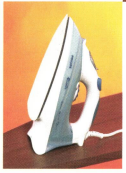
Price: $85

- Equal most effective at removing wrinkles when ironing at the recommended temperature.
- Very effective water spray and shot of steam.
- Very easy to fill and empty the water tank.

PHILIPS ELANCE GC 3035

Price: $100

- This iron got up to temperatures of 142°C when warming up, and could easily burn delicate or synthetic fabrics.
- Water spray not as easy to use as on others.



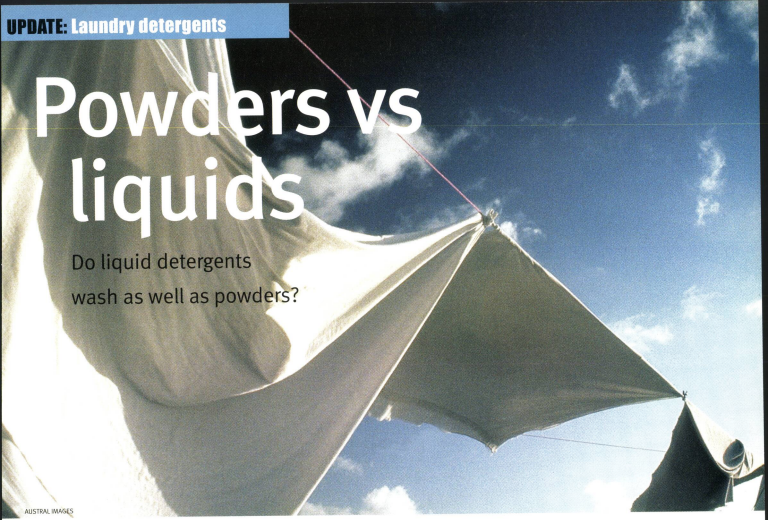
TEFAL AVANTIS 90 1824/A

Price: $100

- Very effective water spray and shot of steam.
- Very easy to fill and empty the water tank.

Powders vs liquids

Do liquid detergents wash as well as powders?



AUSTRAL IMAGES

IN A NUTSHELL

- **We added 18 liquid laundry detergents** *and seven reformulated or newly released powder detergents to our comprehensive database of detergent results to give you the verdict on 53 products altogether.*
- **The more expensive big-name brands** *still dominate the top of the field, but we also found four good performers at about half the price.*
- **Only one liquid detergent** *made it into the* What to buy *list.*

Every time we've published a laundry detergent test in the past few years, many readers have asked us why we didn't include liquid detergents. Because they don't wash as well and they hold a considerably smaller market share, we used to answer. However, their formulations could have improved over the years, and since there's such interest in them, we decided to include them in our latest test.

But things don't seem to have changed much. As a group, the liquid detergents tested lagged far behind the best powder detergents. Only **DRIVE Liquid** made it into the *What to buy* list (overleaf), which includes all the products that scored 80% or more.

The best detergent in the test scored 90%, the worst a mere 42%, which isn't much different from washing in plain cold water without any detergent at all (40%). A 6% difference in the washing performance score is visible to the human eye; our dirt-measuring equipment is more sensitive and detects smaller differences.

The table, page 41, lists all the detergents in order of wash performance, plus their cost per wash, based on using the recommended dose for a normal load and amount of dirt.

Liquid or powder?

Our latest results have proved again that liquid laundry detergents generally wash less well than the top powder and powder concentrate detergents.

Powder detergents contain a lot more alkaline 'builders' to improve their washing performance. But because liquid detergents need to flow, manufacturers can only mix a limited amount of active ingredients with water before the mixture thickens or separates.

However, you may prefer a liquid because it generally disperses faster in the wash, which could be better for short-cycle wash programs in top loaders, where powders can sometimes leave white, chalky residues on dark clothes if they haven't dissolved fully. In a top loader, laundry powders should ideally be pre-dissolved, not poured directly onto the washing.

Liquids may also be more suitable for hand washing because they're less alkaline and gentler on your hands. And some can be applied directly onto stains to pre-treat them before the wash.

WHAT TO BUY

For both top and front loaders

	Cents per wash (top loader)	Cents per wash (front loader)
RADIANT Ultra Concentrate BEST BUY	39	19
AMWAY SA8 Plus	69	46
BIO-ZET Advanced Concentrate BEST BUY	27	23

For top loaders only

	Cents per wash
DRIVE	56
DRIVE Concentrate	52
OMO High Performance	59
OMO High Performance Concentrate	59
DYNAMO Concentrate	50
DUO Concentrate BEST BUY	24
COLD POWER Concentrate	50
DRIVE Liquid	70

For front loaders only

	Cents per wash
OMO Matic Concentrate	49
OMO Matic	49
DUO Matic Concentrate BEST BUY	22
DYNAMO Matic	56

For top and front loaders.

For top loaders only.

For front loaders on

PROFILES: ANTHONY SAWERS

ns *Not stated.*

(A) *Aldi says this product will be reformulated.*

(B) *A pump is needed to dispense the correct amount of liquid. It costs $4.95 for the Double L Concentrate and $8.65 for the liquid.*

(C) *The manufacturer says it's suitable for "all machines", but no dosage is given for front loaders.*

1 Relative washing performance

We used each detergent to wash specially soiled cotton and polycotton swatches attached to a load of laundry items in warm (around 45°C) water. With a spectrocolorimeter (a sensitive electronic "eye") we then measured how much dirt each detergent removed. The test was run three times for each detergent.

To give 'relative washing performance', we compared the above results with 'best wash' swatches that had been washed six times consecutively in a top-performing detergent (their score would be 100%), and converted the dirt removal measurements into a corresponding score.

2 Type

P: Powder.
PC: Powder concentrate.
L: Liquid.
LC: Liquid concentrate.

3 Also OK for front loaders

Because of their tumbling action and lower water use, front loaders usually need a low-sudsing detergent and/or a smaller dose.

4 Low or no phosphorus

Phosphates (which contain phosphorus) help soften the water and keep extracted dirt suspended in it. In the environment, however, high levels of phosphorus can cause excessive growth of blue-green algae in inland waterways.

Detergents with a tick in this column contain no phosphorus (or less than 0.5%), equivalent to the 'NP' symbol used by manufacturers on labels. Those without a tick in this column still comply with industry standards, containing less than 7.8 g per wash.

For more hints for a 'greener' wash, go to www.choice.com.au and type 'greener wash' in the search box.

5 Contains enzymes

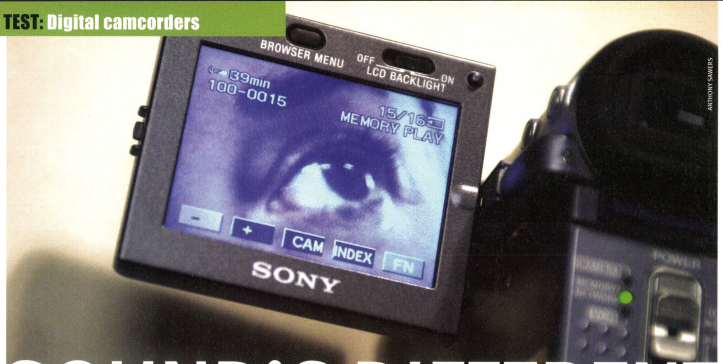
Enzymes help break down protein, starch and biologically based stains such as blood, sweat and grass. They're particularly effective in a warm wash. However, they can cause irritation and are best avoided by people with sensitive skin.

6 Cost per wash

This is based on the recommended dosage and the most representative price found in our price survey. We costed packets closest in size to 1 kg or 1 L.

Brand (in rank order within groups)	1 Relative washing performance score (%)	2 Type	3 Also OK for front loaders	4 Low or no phosphorus	5 Contains enzymes	Origin	Manufacturer / distributor	Packet size costed (g / mL)	Most representative survey price ($)	6 Cost per wash (cents)
FOR FRONT LOADERS ONLY										
OMO Matic Concentrate	90	PC	✓		✓	NZ	Unilever	1000	5.35	49
OMO Matic	89	P	✓		✓	NZ	Unilever	1000	5.35	49
DUO Matic Concentrate	81	PC	✓		✓	Australia	United Laboratories	1000	3.53	22
DYNAMO Matic	80	P	✓		✓	Australia	Colgate-Palmolive	1000	5.04	56
FOR TOP LOADERS (unless specified as also OK for front loaders)										
DRIVE	87	P			✓	NZ	Unilever	1000	5.59	56
DRIVE Concentrate	87	PC			✓	NZ	Unilever	1000	5.76	52
OMO High Performance	86	P			✓	NZ	Unilever	1000	5.35	59
OMO High Performance Concentrate	86	PC			✓	NZ	Unilever	1000	5.35	59
DYNAMO Concentrate	85	PC			✓	Australia	Colgate-Palmolive	1000	5.05	50
RADIANT Ultra Concentrate	85	PC	✓		✓	Australia	Cussons	850	5.05	39
AMWAY SA8 Plus	83	P	✓		✓	USA	Amway	1000	11.04	69
DUO Concentrate	82	PC **(C)**			✓	Australia	United Laboratories	1000	3.55	24
BIO-ZET Advanced Concentrate	80	PC	✓		✓	China	Kao	750	4.34	27
COLD POWER Concentrate	80	PC			✓	Australia	Colgate-Palmolive	1000	5.02	50
DRIVE Liquid	80	L			✓	Australia	Unilever	1250	7.72	70
AMWAY SA8 Concentrate	72	PC	✓	✓		USA	Amway	750	14.56	43
DYNAMO Liquid	64	L				Australia	Colgate-Palmolive	1500	6.64	47
COLD POWER Liquid	62	L				Australia	Colgate-Palmolive	1500	6.75	48
ALDI Almat High Performance Concentrate **(A)**	61	PC	✓		ns	Australia	Aldi Stores	2000	5.79	25
AMWAY SA8 with Gelzyme	61	L	✓	✓	✓	USA	Amway	1000	15.98	32
RELIANCE Laundry Powder	61	P	✓	✓		Australia	Coles	1500	3.99	57
ALDI Almat High Performance Concentrate	60	LC			ns	Australia	Aldi Stores	1500	3.49	27
NO FRILLS Soap Powder	60	P	✓		ns	Australia	Franklins	1000	1.84	20
OMO Sensitive	60	P				NZ	Unilever	1000	5.35	53
COLD POWER Powder	59	P				Australia	Colgate-Palmolive	1000	4.94	55
OMO High Performance Liquid	58	L			ns	Australia	Unilever	1250	7.11	55
RADIANT XL Pure Concentrate	58	PC	✓			Australia	Cussons	850	5.06	34
SAVINGS Laundry Detergent	55	P	✓	✓		Australia	Coles	1500	2.35	34
NO FRILLS Laundry Detergent	54	P	✓	✓	ns	Australia	Franklins	1000	1.67	19
DOMINANT Double L Concentrate **(B)**	53	LC	✓	ns	✓	Australia	Dominant	375	11.65	31 **(B)**
HERBON Oil of Eucalyptus Laundry Powder	53	P	✓	ns		Australia	Herbon Natural Products	1000	10.05	59
FAB Concentrate	52	PC				Australia	Colgate-Palmolive	1000	5.04	50
AURA	51	L	✓		ns	Australia	Pascoe's	1500	5.49	39
NO FRILLS Concentrated Laundry Powder	51	PC	✓	✓	ns	Australia	Franklins	1000	2.34	15
SURF Cold Water	51	P				NZ	Unilever	1000	3.53	39
BIG KEV'S Ultra Concentrate	50	PC	✓		ns	Australia	Big Kev's Products	750	4.09	45
BLITZ Concentrate	50	L	✓	✓	ns	Australia	Natures Organics	1500	3.80	22
FAB Sunshine Fresh	50	P				Australia	Colgate-Palmolive	1000	4.93	49
PASCOE'S Scotts Lemon	50	L	✓		ns	Australia	Pascoe's	2000	3.70	31
SURF Cold Water Concentrate	50	PC				NZ	Unilever	1000	3.54	32
BIO-ZET Concentrate	49	L	✓	✓	ns	Taiwan	Kao	1000	5.63	28
SPREE Concentrate	49	PC				Australia	Colgate-Palmolive	1000	3.19	32
SURF Cold Water Liquid	49	L		✓	ns	Australia	Unilever	1500	5.35	33
HERBON Oil of Eucalyptus Laundry Liquid	48	L		ns	ns	Australia	Herbon Natural Products	2000	13.37	33
SPREE Laundry Powder	48	P				Australia	Colgate-Palmolive	1000	2.79	31
DOMINANT (B)	47	L	✓	✓	ns	Australia	Dominant	900	11.65	39 **(B)**
EARTH CHOICE	47	L	✓	✓		Australia	Natures Organics	1000	1.98	12
GOW'S Bio Clean	47	P				Australia	Colgate-Palmolive	1000	1.99	22
RELIANCE Laundry Powder Concentrate	46	PC	✓			Australia	Coles	1000	2.19	11
ADVANCE Soap Powder	44	P	✓	✓		Australia	Preservene	1250	2.85	11
BIG KEV'S Ultra Powerful Liquid	44	L	✓		ns	Australia	Big Kev's Products	1500	5.61	40
ALDI Laundrite	43	L	✓	✓	ns	Australia	Aldi Stores	2000	1.59	7
LOVE'N'CARE	42	L	✓	✓	ns	Australia	Campbell	2500	3.98	13

Footnotes to the table are far left.



ANTHONY SEARS

SOUND'S DIFFERENT

Don't worry too much about picture quality when shopping for a digital camcorder — it's mainly their sound quality that sets them apart.

IN A NUTSHELL

We looked at 20 models *between $1200 and $4000, and found you can get a good model at the lower end of that range.*

Most models can't *avoid recording the running noise of the camcorder's motor and produce better sound quality with an external microphone, though our top four models were good even with their internal mike (see* What to buy, *far right).*

Whether it's that dream holiday or your kids growing up, a digital camcorder can help you preserve your favourite memories in high, never deteriorating quality.

Some of the models in this test are of a size that wouldn't have been out of place in our 1996 test of mobile phones. Yet they're packed with a mind-boggling number of features, functions and sockets, allowing you to improve and manipulate your recordings. While not all of these bells and whistles will necessarily be important to you, one feature you should definitely be looking for is the input for an external microphone, as the sound quality achieved with the built-in one can be poor.

WHAT YOU GET

If you're thinking of buying a digital camcorder, you can expect:

- Picture quality that's clearly better than that of highband analogue systems.
- Potentially hifi-quality sound. However, only a few of the built-in microphones realise that potential — the others usually can't avoid recording the running noise of the camcorder's motor. On most models this problem can be overcome by using an external microphone. On the **HITACHI** and **SAMSUNG** this improves the very poor sound quality of the internal microphone, but not nearly as well as on other models (see the table, page 46, for scores).
- Amazingly small and lightweight camcorders packed with generally easy-to-use menu-controlled features and functions.
- The ability to play back your recordings on your TV, and to transfer them to a computer for near-professional editing (if you have the necessary software) without loss of quality.
- The ability to take still photos either on the tape or (with most models) on a memory card. However, the photo quality is generally much worse than that of a good digital still camera. (The best model in our last test of digital cameras costs about $1550; details are in *Computer* CHOICE, November 2002, or go to www.choice.com.au and type 'digital cameras' in the search box.)

WHICH CONNECTION?

Depending on how you want to use your camcorder, you need the following connections.

- **Television**

Playing back your recordings on a TV requires the digital video to be translated into analogue signals, which means a loss of quality.

All the models have a standard audio/video (AV) output and come with an AV cable you can connect to

your TV. All except the **SHARP VL-NZ100E** also have a higher-quality super-video (S-video) output, though you need a TV or VCR with S-video input. Only a few of the tested camcorder models come with an S-video cable, but you can buy one as an extra.

If the camcorder has AV or S-video inputs (see the table for models), you can use it to record from a suitable TV, VCR or DVD player.

Computer

You can transfer your recordings digitally to your computer without loss of quality. You need a fairly powerful computer and special software (provided with almost all the models) to transfer video recordings.

All the tested models (except the **HITACHI**, which records on a DVD) have a digital output: either digital video (DV) or the relatively new Micro MV (see *Camcorder systems*, below, for details).

On models with a DV or Micro MV input you can also transfer your edited recordings from the computer onto video tape without loss of quality. The table shows which models have which input.

If you can't use any of the above connections, the USB port available on all models except the **SHARP VL-AX1E** is the next best option; a serial PC connection is the slowest (only suitable for the transfer of digital still photos).

CAMCORDER SYSTEMS

If you want to buy a camcorder, you're faced with a range of different systems.

In terms of picture quality, **standard analogue** systems such as VHS or Video 8 are outdated. They're only worth considering for their relatively low prices.

All standard analogue systems are also available in **highband** versions (for example, S-VHS, or Hi-8). While the picture quality of these systems is significantly better than that of standard systems, it's still a far cry from digital quality.

Digital systems offer by far the best picture quality, copying without quality loss, and easier, more sophisticated editing using computer software. There are several systems:

- **Mini DV:** This is currently the most commonly used digital format. Small cassettes allow very compact camcorders.
- **Micro MV:** This is a relatively new technology, using cassettes that are much smaller than Mini DV cassettes, and different data compression. The two systems aren't compatible.
- **Digital 8:** Uses the analogue Hi-8 tape (making them bulkier than other digital camcorders), but digital recording technology. Of those in this test, the **SONY DCR-TRV340E** allows you to play back Hi-8 and Video 8 recordings; the **DCR-TRV140E** doesn't.
- **DVD:** Uses an 8 cm DVD-RAM instead of a tape to record video and photos. If your computer has a DVD-RAM or DVD-RAM playable DVD-ROM drive (common on modern computers), you can play the disc directly in your computer. If not, you can transfer the video via USB connection.

A DVD-RAM can be rewritten many times, but is fairly expensive. However, you only need the one supplied with the camera. Once you've edited your recordings, you can save them permanently onto a cheaper DVD-R, which can only be written to once, and can be played in a computer DVD drive or on a DVD player.

Accessing recorded scenes is much quicker than by winding a tape. And as the camcorder only uses empty disc space for recordings, there's no risk of 'taping' over existing recordings.

WHAT TO BUY

SONY DCR-TRV50E		$3499
SONY DCR-TRV27E		$2499
SONY DCR-PC101E		$3199
SONY DCR-TRV18E	BEST BUY	$1799

What to look for

If you think a digital camcorder is for you, consider the following before you buy:

- **Which system** do you want (see *Camcorder systems*, left, for the differences)? For example, if you've already used a Video 8 or Hi-8 camcorder, you may prefer one of the Digital 8 models you can play your old tapes on.
- Go to a shop and **try out** the models you're interested in. Check whether you can comfortably hold them and reach the main controls (such as the zoom) at the same time, especially if you're left-handed — all the tested models are designed for right-hand use.
- Think about what **features and functions** you need, and make sure the model you're interested in has them all. Some models are packed with features you may never use, so there's no point paying for them. See page 44 for some of the more useful ones.
- Think about **which connections** to your TV and computer you'll use, and make sure the model you're interested in has them. Get all the necessary cables when buying the camcorder. For example, only AV and USB cables come standard with most of the tested models.
- An **external microphone** usually provides much better sound quality than a built-in one. So make sure the camcorder you're interested in allows you to connect one. A **wind filter** further improves sound quality in windy conditions. See the table, page 46, for which models have them.
- If you're planning to film a lot, you may prefer a camcorder that allows you to remove the battery and charge it in a **separate charger** while you carry on filming with another battery, rather than having to hook up the whole camcorder to the power supply. The table notes which models this applies to.
- **Special functions:** Some models can be used as a **webcam**, or have **Bluetooth**, which allows wireless communication with other Bluetooth appliances (for example, if you have a Bluetooth modem, you can use your camcorder to access the internet).

Features and functions (almost) all the models have

Accessories

- Instruction manual.
- Lens protector.
- Rechargeable lithium-ion battery and charger.
- Remote control.
- Accessory shoe: This is how models with a tick in the table, page 47, allow you to attach things like an external microphone or a video light to the camera.
- AV and USB cables (except the **HITACHI DZ-MV238E**, **PANASONIC NV-DS30A** and **SHARP VL-AX1E**).
- CD-ROM with data transfer and/or editing software.
- 8 MB memory card (except the **HITACHI DZ-MV238E**, which records on DVD, **PANASONIC NV-DS30A** and **SONY DCR-TRV140E**) to record photos and (sometimes) video clips (see the table for which models can record video clips). Depending on the picture quality you choose and the model, you can store between 10 and 200 photos, or about one to five minutes of video clips on an 8 MB card. The main use for this is to attach the clips to an email. In our tests, only models using MPEG technology provided recordings of passable quality — they're noted in the table.

Connections

- Power connection.
- AV and S-video output (no S-video on the **SHARP VL-NZ100E**) to play back recordings on your TV.
- Digital video output (except the **HITACHI DZ-MV238E**) and USB in/out connection (except the **PANASONIC NV-DS30A** and **SHARP VL-AX1E**, which have a serial connection) to transfer recordings to a computer for editing.
- Earphone output (except the **HITACHI DZ-MV238E**, **SONY DCR-TRV140E**, **DCR-IP55E** and **DCR-IP7E**). Earphones allow you to monitor the sound quality as it's recorded.
- AV/S-video/digital video (DV) inputs: You can record from a suitable TV, VCR or DVD player using the AV or S-video inputs. The DV input allows you to record a video back onto tape once you've edited it on your computer. See the table for which models have which inputs.

Displays

- LCD colour monitor.
- Time code: This feature gives each picture frame an invisible digital marking that allows you to edit very accurately.
- Clock and date.
- Remaining-tape indicator in minutes or bars.
- Remaining-battery indicator in minutes and/or bars.
- Recording indicator light: This is useful if you're using the remote or self-timer, so you can see you're actually recording. (See the table for model details.)

Recording functions

- One charge-coupled device (CCD), which is a chip that turns pictures into digital signals.
- Volume-adjustable built-in speaker.
- Macro recording.
- Motor zoom with variable speed, so you can zoom up and down at varying speeds by pressing a button.
- Autofocus and manual focus.
- Image stabilisation (see note 7, page 47, for details).
- Automatic or manual fading: This function gradually fades out picture and sound, allowing better-quality editing.
- Automatic and manual exposure setting for video recordings. The manual function gives you more control over the amount of light entering the lens, and therefore more scope for creativity.
- Automatic shutter speed setting for photo recordings. Manual shutter speed setting (see the table for models that have it) allows more creativity when taking photos.
- Automatic and manual (except the **SONY DCR-TRV140E** and **DCR-TRV340E**) white balance setting. This function adjusts the camcorder to the colour temperature of the environment you're filming in (for example, natural or artificial light) in order to obtain a natural colour balance. You're likely to use the manual setting only in extreme lighting situations.
- Automatic exposure programs for photo recordings. These pick a certain aperture and shutter speed for standard situations such as sports or portrait photos.
- Digital picture effects (except the **HITACHI DZ-MV238E**).
- 16:9 and/or cinema-format recording.
- Long-play mode (except the **SONY DCR-IP55E** and **DCR-IP7E**). This lets you record at reduced speed so you can fit more on a video tape. However, the picture quality won't be as good.
- Infrared lamp: Most models achieve fairly good picture quality even in quite poor light conditions. Models with a tick in the table have an infrared lamp that allows you to make recordings even in complete darkness. However, this only works well with objects less than about 3 m away, and produces a monochrome (black-and-white or black-and-green) picture.
- Self-timer: Allows you to start recording after a certain time — for example, if you want to film yourself (see the table for models).
- Full auto recording: Point-and-shoot function where you don't have to worry about setting anything manually — see the table for which models have it.

Playback modes

- Play, fast forward, rewind, stop, pause, slow motion, frame-by-frame (except the **SHARP VL-NZ100E** and **SONY DCR-IP7E**).
- Playback search modes (for example, to search for photos on the tape, or a certain date).
- Digital playback effects (except the **HITACHI DZ-MV238E** and **SAMSUNG VP-D190MS**) that can be applied to your recordings (for example, monochrome or negative).
- On the **SONY DCR-PC101E**, **DCR-TRV50E** and **DCR-IP55E**, all the playback functions are accessed via a touch menu on the LCD screen.

Audio

- Four audio tracks (except the **HITACHI DZ-MV238E**, which has two), allowing you, for example, to record music and/or narration in addition to the original sound recordings.

Remote control

- All playback modes.
- Record, zoom, slow motion and frame-by-frame viewing (except the **SHARP VL-NZ100E**).

Profiles

Models in the *What to buy* list are profiled in rank order from left to right. Prices shown are recommended retail, as provided by manufacturers in October 2002.

SONY DCR-TRV50E

Price: $3499

GOOD POINTS

- The best sound quality — very good even with the built-in microphone.
- Equal-lowest sensitivity to wind noise (although it doesn't have a wind filter).
- Easiest to use.
- Equal-best viewfinder.
- Equal-best and largest LCD monitor.
- Very little gap time loss (see *Average gap time*, page 47, for an explanation).
- Equal-longest battery operating time.
- Good image stabilisation.
- Most versatile.

BAD POINTS

- Quite expensive.
- No external battery charger.
- No full auto recording.

SONY DCR-TRV27E

Price: $2499

GOOD POINTS

- Good sound quality with internal, and very good quality with external microphone.
- Equal-lowest sensitivity to wind noise (although it doesn't have a wind filter).
- Easy to use.
- Equal-best viewfinder.
- Equal-best and largest LCD monitor.
- Very little gap time loss.
- Equal-longest battery operating time.
- Good image stabilisation.
- Very versatile.

BAD POINTS

- No external battery charger.
- No full auto recording.

SONY DCR-PC101E

Price: $3199

GOOD POINTS

- Good sound quality with internal, and very good quality with external microphone.
- Low sensitivity to wind noise (although it doesn't have a wind filter).
- Easy to use.
- Very little gap time loss.
- Equal-longest battery operating time.
- Good image stabilisation.
- Very versatile.

BAD POINTS

- Quite expensive.
- External battery charger is optional.
- No full auto recording.

SONY DCR-TRV18E

Price: $1799 BEST BUY

GOOD POINTS

- Good sound quality with internal, and very good quality with external microphone.
- Low sensitivity to wind noise (although it doesn't have a wind filter).
- Very little gap time loss.
- Good image stabilisation.

BAD POINTS

- External battery charger is optional.
- No full auto recording.
- No AV or S-video inputs.

What about the rest?

- While the **SHARP VL-AX1E** provides the best picture and photo quality of all the tested models, you can't connect an external microphone, and the audio quality with the built-in one is only OK. Also, it's not as versatile as most of the top models (for example, no USB, AV in and S-video in connections; no recording of video clips on the memory card).
- A number of models were let down by the sound quality of their built-in microphone. However, on all but the **HITACHI** and **SAMSUNG**, an external microphone provides significant improvements. All the models without a connection for an external microphone achieved reasonable sound quality except the relatively poor **SONY DCR-TRV140E**.
- The picture quality on both **CANON** models isn't as sharp as on the other models.
- The **SHARP VL-NZ100E** has a problem with the automatic white balance in artificial light conditions (so the colour balance of its video recordings isn't as good as with other models).
- A number of models aren't as versatile as others (see *Versatility score* in the table, page 46). However, you may not always use all the features and functions offered by the better-equipped ones.
- Our panel found the **JVC GR-DVP7**, **SONY DCR-IP7E** and **SHARP VL-NZ100E** more difficult to use than the others. The main reasons: the **JVC** has the smallest LCD monitor of all the tested models, no scroll-wheel to browse the menu with, and a comparatively short recording time. The latter is also the case for the **SONY**, and it has one of the longest gap times. The **SHARP** doesn't have a viewfinder and can't be operated with one hand.

	PERFORMANCE								
Brand / model (in rank order)	**1 Overall score** (%)	**2 Picture quality score** (%)	**3 Sound quality score** (%)	**4 Ease of use score** (%)	**5 Autofocus score** (%)	**6 Versatility score** (%)	**7 Image stabilisation score** (%)	**8 Battery operating time** (min)	**9 Average gap time** (sec)
SONY DCR-TRV50E	85	82	90	81	96	87	75	153	0.3
SONY DCR-TRV27E	82	79	83	80	97	82	75	152	0.3
SONY DCR-PC101E	80	76	85	75	91	81	75	150	0.3
SONY DCR-TRV18E	79	78	82	75	96	74	75	108	0.3
PANASONIC NV-GS5A	76	80	66	76	96	73	63	117	1.0 **(B)**
SHARP VL-AX1E **(A)**	76	85	64	75	94	55	73	130	1.3
SONY DCR-IP55E	74	80	65	69	88	67	75	74	1.4
SONY DCR-TRV340E	74	74	75	71	81	73	75	85	0.5
PANASONIC NV-DS50A	72	75	56	72	97	69	69	103	1.0
JVC GR-DV3000EA	71	76	60	67	89	70	69	89	1.0
JVC GR-DVL1020	71	67	62	72	93	76	69	81	1.0
PANASONIC NV-DS30A	71	74	56	72	97	62	69	103	1.0
SONY DCR-TRV140E	70	75	49	73	94	61	75	108	0.5
CANON DM-MV550i E	68	63	58	74	88	66	75	146	1.3
CANON DM-MV530i E	66	61	57	71	86	66	75	86	1.3
JVC GR-DVP7	66	69	51	63	94	65	69	77	1.0
SONY DCR-IP7E	65	68	55	61	84	60	79	76	1.5
SAMSUNG VP-D190MS	64	69	37	69	87	59	79	110	1.9
SHARP VL-NZ100E	64	64	69	61	91	51	33	90	1.2
HITACHI DZ-MV238 E	62	68	41	66	93	48	58	135	0.0

* *Including battery, lens cap and grip; rounded to the nearest cm.*

** *Rounded to the nearest 50 g.*

† *Recommended retail, according to manufacturer information in October 2002. All the tested models have a one-year warranty.*

(A) *This model has been discontinued but some stock may still be available.*

(B) *0.7 sec in quick-start mode.*

(C) *Automatic wind position.*

(D) *Optional.*

(E) *MPEG — see* Features and functions, *page 44.*

(F) *Rather than DV input, digital Micro MV input using MPEG2 compression, which means less space is required to store footage than with DV.*

(G) *Only for photos.*

(H) *Doesn't allow playback of analogue Video 8 and Hi-8 recordings.*

(J) *This model doesn't have a viewfinder.*

ANTHONY SAMPEN

Digital camcorders are getting smaller and smaller. When shopping for one, make sure you can easily reach and operate the main functions and controls.

The new Micro MV tape format (bottom) allows for even smaller camcorders, while the more common Mini DV (below) is already much smaller than the tape used in Digital 8 camcorders (below left).

ANTHONY SAMPEN

SPECIFICATIONS

External battery charger	Accessory shoe	Record video clips on memory card	AV / S-video / DV input	Recording indicator light	Manual shutter speed setting	Infrared lamp	Self timer	Full auto recording	11 System	12 Zoom factor (optical / digital)	Viewfinder	Size of colour monitor (mm)	Dimensions (W x H x D, cm)*	Weight (kg)**	Manufacturer / distributor	Price ($)†
	✓	✓	✓/✓/✓	✓		✓	✓		Mini DV	10 / 120	Colour	72 x 50	9 x 10 x 17	0.85	Sony	3499
	✓	✓	✓/✓/✓	✓		✓	✓		Mini DV	10 / 120	Colour	72 x 50	9 x 10 x 17	0.75	Sony	2499
(D)	✓	✓	✓/✓/✓	✓		✓	✓		Mini DV	10 / 120	Colour	50 x 37	6 x 11 x 10	0.60	Sony	3199
(D)	✓	✓	–/–/✓	✓		✓	✓		Mini DV	10 / 120	Colour	50 x 37	9 x 10 x 17	0.75	Sony	1799
✓	✓	✓ (E)	✓/✓/✓	✓	✓			✓	Mini DV	10 / 500	Colour	50 x 38	8 x 9 x 12	0.60	Panasonic	2089
✓	✓		–/–/✓		✓		✓	✓	Mini DV	23 / 690	Colour	61 x 44	8 x 9 x 21	0.80	Sharp	2499
(D)		✓	✓/✓/– (F)	✓		✓	✓		Micro MV	10 / 120	Colour	50 x 37	6 x 7 x 13	0.55	Sony	3999
(D)	✓	✓	–/–/✓	✓		✓	✓		Digital 8	25 / 700	B/W	50 x 37	9 x 10 x 21	1.05	Sony	1499
✓			✓/✓/✓		✓	✓		✓	Mini DV	10 / 500	B/W	50 x 37	8 x 10 x 19	0.70	Panasonic	1649
✓	✓	✓ (E)	✓/✓/✓	✓			✓	✓	Mini DV	10 / 300	Colour	71 x 51	7 x 9 x 19	0.80	Hagemeyer	3299
		✓ (E)	✓/✓/✓	✓				✓	Mini DV	10 / 700	Colour	71 x 50	9 x 9 x 17	0.70	Hagemeyer	2199
✓			✓/✓/✓		✓	✓		✓	Mini DV	10 / 500	B/W	50 x 37	8 x 10 x 19	0.70	Panasonic	1429
(D)			–/–/✓	✓		✓	✓		Digital 8 (H)	20 / 560	B/W	50 x 37	9 x 10 x 21	1.00	Sony	1199
	✓		✓/✓/✓		✓		✓	✓	Mini DV	22 / 440	Colour	49 x 38	7 x 10 x 15	0.65	Canon	1799
	✓		✓/✓/✓		✓		✓	✓	Mini DV	18 / 360	Colour	49 x 38	7 x 10 x 15	0.65	Canon	1599
✓	✓	✓ (E)	–/–/✓	✓			✓	✓	Mini DV	10 / 200	Colour	40 x 30	5 x 12 x 8	0.45	Hagemeyer	2999
(D)		✓ (E)	✓/✓/– (F)	✓			✓		Micro MV	10 / 120	Colour	50 x 37	5 x 10 x 8	0.40	Sony	3599
	✓		✓/–/✓		✓			✓	Mini DV	12 / 480	Colour	50 x 37	7 x 11 x 11	0.60	Samsung	1999
			✓/–/✓				✓	✓	Mini DV	10 / 300	(J)	61 x 43	14 x 9 x 6	0.60	Sharp	1499
	✓		✓/–/–	✓			✓ (G)	✓	DVD-RAM	12 / 240	B/W	49 x 35	8 x 10 x 17	0.85	Hitachi	2599

1 Overall score

The overall score is a combination of the following factors:

- Picture quality: 35%.
- Sound quality: 20%.
- Ease of use: 20%.
- Autofocus: 10%.
- Versatility: 10%.
- Image stability: 5%.

2 Picture quality score

The main picture quality assessments were:

- A viewing panel assessed the sharpness, colour and overall image quality of recordings in daylight and artificial light.
- Technical tests including light sensitivity.
- We assessed the quality of photos recorded on tape and photos and video clips (where applicable) on memory card.

3 Sound quality score

A panel assessed the quality of speech and music recorded with the built-in and an external microphone (on models that have a standard connection for one). We also looked at the recorders' sensitivity to wind noise.

4 Ease of use score

A user panel assessed the instructions, the ease of using various recording and playback functions, and the functionality of the viewfinder, LCD screen and remote control. We also measured the time delay between switching the recorder on and being able to use it, and the gap time (see note 9, right).

5 Autofocus score

We assessed the quality of focus during normal recording and recording under poor light conditions.

6 Versatility score

We assessed the cameras against a list of 38 features and functions.

7 Image stabilisation score

On all the tested models you can activate a function that stabilises the picture in situations where you'd otherwise be likely to produce a shaky recording (for example, during telephoto recordings and slow pans). We checked how well the function works, and whether the stabilising effect has any negative impact on picture quality.

8 Battery operating time

We measured how long the models' batteries lasted using a test cycle simulating typical user behaviour.

9 Average gap time

Whenever you interrupt a recording and start again, you usually lose the first bit of the new recording and, on a few models, also the very last bit of the old recording. On a number of models, you lose more time if you switch off the camcorder between recordings.

10 Features

See *What to look for*, page 43, and *Features and functions*, page 44, for explanations of these and other features.

11 System

See *Camcorder systems*, page 43, for an explanation of the differences.

12 Zoom factor (optical/digital)

The optical zoom factor describes what you're used to from photo cameras. The higher the factor, the bigger the zoom range. Within the limits of the lens, using the optical zoom won't decrease picture quality, and you can stabilise the picture with the image stabiliser.

With the digital zoom you can select a part of the picture and enlarge it digitally. The more you enlarge, the more grainy the picture gets. So while a digital zoom factor of 500 or more may sound impressive, don't expect a sharp recording of that far-away bird — your recording will look as if it's taken from a spy satellite.

recalls&bans

*Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: **www.recalls.gov.au.** If you don't have web access, call the **Safety Policy Unit** on (02) 6263 2747.*

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Arthur Yates & Co has recalled **Yates Rose Gun Black Spot and Insect Killer, 750 mL**, batch numbers B11 MFD Sept 01, B05 MFD May 02 and BN: Y02175 DOM:10.02.
The problem: The concentration of the active ingredient in the product differs from that on the label by more than the prescribed extent. This may impact on the product's effectiveness.
What to do: For more information and to obtain a refund contact Arthur Yates on 1800 136 090, Monday–Friday, 8:30 am–5 pm EST. Also see CHOICE, December 2002, page 15.

THE PRODUCT: Ausgro Technologies has recalled the following products;
- **Sharp Shooter Rose Black Spot & Natural Pyrethrum Concentrate Time Release**, batch number 12/01 and those not displaying a batch number.
- **Sharp Shooter Rose Black Spot & Time Release Insect Spray**, batch number 01/02 and those not displaying a batch number.
- **Sharp Shooter Triforine Rose Spray**, batch number 08/02 and those not displaying a batch number.
- **Sharp Shooter Natural Pyrethrum Concentrate Time Release**, any batch not displaying a batch number.

The problem: The concentration of the active ingredient in the product differs from that on the label by more than the prescribed extent. This may impact on the product's effectiveness. It doesn't pose a health or environmental risk.
What to do: For further information or return of the product call Ausgro Technologies on (03) 9793 0299, Monday–Friday, 8:30 am–5:30 pm EST. Also see CHOICE, December 2002, page 15.

THE PRODUCT: Tim the Toyman has recalled toys sold under the names **Pull Back Action Target Game, Pull Back Air Gun Target Game, Air Gun Target Game** and **Galaxy Invaders Target Gun**, sold in independent stores, convenience stores and newsagents.
The problem: The 3 cm bright orange soft plastic dart accessory may pose a choking hazard.
What to do: Stop using the product immediately and return it to the place of purchase for a full refund. For more information call 1800 090 869.

THE PRODUCT: Pacific Beverages has recalled **Winnie the Pooh juice drink 250 mL PET bottles**, on sale from the beginning of September 2002 until November 15, 2002.
The problem: In some circumstances it may be possible for a child to remove, by chewing, part of the sipper cap closure, which may create a choking hazard.
What to do: Don't reuse empty containers, as this may make the problem more likely. For inquiries about return and refund call 1800 063 923.

THE PRODUCT: NQR Grocery Clearance Stores has recalled **Big Thirst soft drinks**, 1.25 L plastic bottles of lemonade, lemon, orange, cola and raspberry purchased from 17 October 2002 to 11 November 2002, in Victoria.
The problem: They may have been contaminated with a lubricant used during processing that may cause irritation if consumed.
What to do: Don't drink the product. Return it to the place of purchase for a full refund. For more information call (03) 9387 5822.

THE PRODUCT: Drake Foodmarkets has recalled a **children's folding chair** that was available in Drake Foodland Supermarkets in SA from 21 October 2002 to 26 October 2002, manufactured by JGR Enterprises and with the barcode number 02661901998.
The problem: The chair has parts that may trap, pinch or squash a child's finger while being folded or unfolded.
What to do: Stop using the chair and return it to the place of purchase for a full refund.

THE PRODUCT: Hitachi Printing Solutions has recalled **Dataproducts Typhoon 8** and **Typhoon 16 laser printers**, sold between 1994 and 1998.
The problem: A screw securing an electrical contact may loosen and lead to arcing, posing a fire risk.
What to do: Turn off the power when the printer is unattended, and make sure 'powersave' mode is activated. Contact Hitachi on 1800 666 645 for information on having the printer repaired or go to www.hitachi-printingsolutions.us.

THE PRODUCT: Fuji Xerox has recalled **Xerox AP8 laser printer** and **Able 3120 copier/fax** sold in Australia between 1994 and 2001.
The problem: A screw securing an electrical contact may loosen and lead to arcing, posing a fire risk.
What to do: Turn power off when the printer is unattended and make sure 'powersave' mode is activated. Contact Fuji Xerox on 1800 666 645 for information on having the printer repaired.

THE PRODUCT: Epson Australia has recalled **Epson EPL-9000** monochrome laser printers sold during 1994 and 1995.
The problem: A screw securing an electrical contact may loosen and lead to arcing, posing a fire risk.
What to do: Turn power off when the printer is unattended. Contact Epson on 1300 361 054 for free inspection and repair.

THE PRODUCT: Café Lighting has recalled **Yun** and **Sweda cord extension sockets**. They were fitted to cords marketed in packaging under the brand names **Mayvic, Sweda, Cafelighting, Sansai, Gi, Canopower** and various other brands. They may differ slightly in appearance but the socket features a white 'skirt' and a logo of Yun or Sweda, the model/catalogue number YA3-Z, approval number N16180 or N17533 and rating 10 A 250 V.
The problem: The sockets have been found to pose a serious threat of fatal electric shock and fire.
What to do: Stop using it immediately and return it to the place of purchase for a full refund or replacement. For more information call Café Lighting on (02) 9756 6453.

THE PRODUCT: Manassen Foods has recalled **Trident rice crackers**, teriyaki flavour, 100 g, all best-before dates up to and including September 2003. Crackers were sold in Franklins, IGA and Metcash supermarkets.
The problem: The packaging incorrectly states the product is gluten-free, which could pose a health risk to those with coeliac disease or gluten intolerance.
What to do: If you suffer from coeliac disease or a gluten intolerance, don't eat them. Return them to the place of purchase for a full refund.

THE PRODUCT: Buell Motorcycle Company has recalled **Buell XB9R** motorcycle, 2003 model year, produced from August 6 to September 4, 2002.
The problem: The side support stand may bend or break without notice, possibly allowing the motorcycle to fall and cause injury.
What to do: Contact your nearest Buell Motorcycle dealer.

THE PRODUCT: DaimlerChrysler has recalled **Chrysler Jeep Grand Cherokee, Cherokee** and **Wrangler** vehicles, 4.0 L engines only. WJ Grand Cherokee model years 1999-2002 built up to 5 March 2002; WG Grand Cherokee model year 2002 built up to 28 February 2002; XJ Cherokee model year 2000-2001; and TJ Wrangler model year 2000-2002 built up to 1 March 2002.
The problem: Debris and leaf litter may accumulate around the engine intake and exhaust manifold, possibly resulting in fire.
What to do: Return it to your nearest Chrysler Jeep dealer for free installation of a debris shield, call (03) 9566 9192 or email Ian.wilkinson@daimlerchrysler.com.

THE PRODUCT: Seeley International has recalled **Braemar Paradigm rooftop evaporative coolers** made from 4 January to 11 November 2002.
The problem: The fan motor assembly in the cooler tank may be incorrectly fitted, and the plug and socket may not connect properly, potentially resulting in overheating.
What to do: Call Seeley on (08) 8276 2355 for information on arranging repairs.

THE PRODUCT: Triumph Motorcycle Company has recalled **Triumph Bonneville America motorcycles**.
The problem: The rear luggage rack kits offered as an accessory may have been released with incorrect specification locknuts, which could cause the rack to become loose and the bike to become unstable.
What to do: Contact your nearest Triumph dealer for repair.

Looking for reliable health information?

CHOICE *Health Reader* can help.

Edited by Dr Norman Swan, the well-known ABC broadcaster and medical expert, every issue contains the latest health research from Australia and around the world. *Health Reader* covers the big issues such as diabetes, asthma, heart disease, cancer and DVT, and is written in an easy-to-read newsletter format.

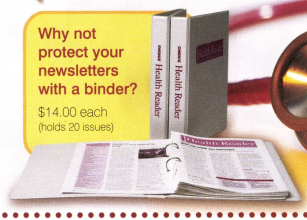
Published 10 times a year, CHOICE *Health Reader* is advertising-free and has no hidden sponsorship — so you're guaranteed credible information.

Subscribe and get 2 FREE issues:

- Can fish oil help relieve depression?
- 'Medical miracle' stories — why you shouldn't believe everything you read.
- Are pets linked to stress relief?
- Prostate cancer — is surgery the only answer?
- Does the pill cause weight gain?

Plus lots more...

Subscribe now and receive these FREE



INS/0302

Order Form

Yes! I would like to subscribe to CHOICE *Health Reader* for one year — 10 issues per year.

Qty		*Price*	*Subtotal*
.....	*Health Reader* (personal)	$55.00	.....
.....	*Health Reader* (professional/institution)	$79.20	.....
.....	*Health Reader* binder (white)	$14.00	.....
		Total	.....

Delivery details

Mr/Ms/Mrs/Miss .....

Address .....

..... Postcode .....

Phone (daytime) ..... Subscriber no .....

(If applicable; it's on the address label that came with this magazine)

Payment details

❍ Please debit the selected credit card for $.....

☐ Bankcard ☐ Mastercard ☐ Visa

☐ Amex ☐ Diners Club Expiry date ...../.....

Card no.

Name of cardholder .....

Signature ..... Date ...../...../.....

OR

❍ Enclosed is a cheque/money order for $.....

(payable to the Australian Consumers' Association)

MAIL TO: Australian Consumers' Association, Reply Paid 63261, Marrickville NSW 2204

PHONE: 1800 069 552 8.30am – 5pm Mon – Fri EST and quote INS0302 (please have credit card details handy)

FAX: (02) 9577 3355 ACN 000 281 925 ABN 35 799 246 568 This form may be used as a tax invoice.

index

HOW TO USE THIS INDEX

Bold type indicates a test, survey or trial report, normal type indicates other articles.
* indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls. For space reasons, the index generally doesn't include Choice Cuts and other small pieces.

Air conditioners, portable **Nov**
Air travel, getting a good deal Aug
Alternative cold cures Jun
Antibiotics in chicken **Jun**
Appliance reliability **Aug**

Banks
community Jun
new-style accounts Apr
satisfaction with **Nov**
Batteries, rechargeable **Jun**
Bicycle, buying for a child Dec
Blenders/food processors, combined **Oct**, Dec*
Blenders, stick (handheld) **Mar**
Blower/vacs, garden **May**
Bread Jan/Feb
Bread mixes **Oct**
Breadmakers **Mar**

Cameras
compact, APS and 35 mm **Mar**
digital **Dec**
Camcorders, digital **Jan/Feb**
Carpet stain removers **Sep**
Cars
crash tests, ANCAP Mar, Oct
depreciation Sep
insurance **Oct**, Nov*
reader reviews Jul, Jan/Feb
repair costs Mar
tyres **May**
Ceiling insulation May
Charities Nov
Chicken, frozen meals **Aug**
Child/baby concerns
buying a kid's bike Dec
jogger strollers **Aug**
Chocolate, hot drinks **Jul**
Cinema sound at home **Sep**
Cleaners
carpet stains **Sep**
stains, pre-wash **Nov**
Clothes dryers **Mar**
Cold cures, alternative Jun
Computer virus checkers Aug
Computers, handheld (PDAs) **Oct**
Contact lenses Oct
Cooktops, gas **Aug**
Cordless screwdriver/drill **Jul**
Corporate social responsibility Jan/Feb
Cough medicines Jul
Crackers, rice **Apr**
Credit cards, top 10 **Dec**

Depreciation on cars Sep
Detergents, laundry **Apr, Jan/Feb***
Diets, Hollywood-style Mar
Digital cameras **Dec**
Dishwashers **Jun**, Nov*
Disposable razors **Jun**
Dryers, clothes **Mar**
DVD players **Dec**

Electricity and gas deregulation Jun
Endorsement of food products Nov
Ethical manufacture May, Jan/Feb
Eye surgery, laser Apr

Financial
community banks Jun
investment risk Mar
planners **Jan/Feb**
savings, increase your Apr
superannuation May
Food
antibiotics in chicken **Jun**
bread Jan/Feb
bread mixes **Oct**
chicken, frozen meals **Aug**
diets, Hollywood-style Mar
endorsement logos Nov
for pets Sep
GM food update Nov
hot chocolate drinks **Jul**
labelling Sep
meat pies **Apr**
milk Oct, Dec*
mince **Oct**
'miracle' foods May
rice crackers **Apr**
safety survey Jul
smoked salmon **Dec**
vinegar May
Food processors/blenders, combined **Oct**, Dec*
Fridges
300–375 L **Apr**
300–560 L **Nov**, Dec*

Garden
blower/vacs **May**
hedge trimmers **Oct**
lawn timmers, petrol and electric **Nov**
sprays (for pests and fungi) **Dec,** Jan/Feb*
Gas and electricity deregulation Jun
Gas cooktops **Aug**
Gas heaters **May**
Glass, safety Jul
Gloves, rubber **Dec**
GM food update Nov

Health
cold cures, alternative Jun
contact lenses Oct
cough medicines Jul
HRT Jan/Feb
insurance **Jul**, Sep*
laser eye surgery Apr
painkillers Mar
slimming products Jul
Heaters, gas **May**
Hedge trimmers **Oct**
Home safes **Sep**
Hormone replacement therapy (HRT) Jan/Feb

Index, four-year Jun
Insulation, ceiling May
Insurance
car **Oct**, Nov*
health **Jul**, Sep*
Investment risk Mar
Irons, steam, expensive **Jan/Feb**

Jeans, ethical manufacture May
Jogger strollers **Aug**

Labelling, food Sep
Laser eye surgery Apr
Laundry detergents **Apr, Jan/Feb***
Lawn trimmers, petrol and electric **Nov**
Liquid soap **May**

Manufacture, ethical May, Jan/Feb
Massagers, home **May**
Meat pies **Apr**
Microwave ovens, 20–25L **Jun**
frequently asked questions Jun
Milk Oct, Dec*
Mince **Oct**
'Miracle' foods May
Mobile phones **Jul**
customer service **Oct**
prepaid plans **Aug**, Oct*
safety and EMR Apr
Money — see Financial
Mouthguards Jul, Dec*

Painkillers Mar
Painkilling rubs Sep
Paint, exterior **Dec**
PDAs **Oct**
Pesticides, garden sprays **Dec,** Jan/Feb*
Pet food Sep
Phones, mobile — see Mobile phones
Pies, meat **Apr**
Portable air conditioners **Nov**
Pre-wash stain removers **Nov**

Razors, disposable **Jun**
Rechargeable batteries **Jun**
Red wine blends **Dec**
Refrigerators — see Fridges
Reliability of appliances **Aug**
Rice crackers **Apr**
Rubber gloves **Dec**

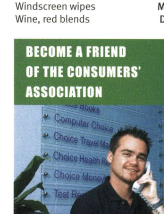
Safes, home **Sep**
Safety glass Jul
Savings, how to increase Apr
Screwdriver/drill, cordless **Jul**
Set-top boxes Apr
Sewing machines **Dec**
Sleeping bags **Apr**
Slimming products Jul
Smoked salmon **Dec**
Soap, liquid **May**
Sports mouthguards Jul, Dec*
Stain removers
carpet **Sep**
pre-wash **Nov**
Stick (handheld) blenders **Mar**
Strollers, jogger **Aug**
Superannuation May
Surround-sound systems **Sep**

Telephones — see Phones
Television
68 cm **Nov**
set-top boxes Apr
wide-screen **Apr**
Travel deals, flights Aug
Trimmers
hedge **Oct**
lawn **Nov**
Tyres **May**

Vacuum cleaners, expensive **Jul**
Vacuum flasks **Aug**
Video cameras, digital **Jan/Feb**
Vinegar May
Virus checkers Aug

Washing machines **May, Sep**
Water blasters **Apr**
Weight loss, Hollywood-style Mar
Windscreen wipes **May**
Wine, red blends **Dec**

BECOME A FRIEND OF THE CONSUMERS' ASSOCIATION

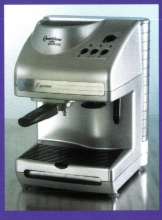


The Australian Consumers' Association is completely funded by our subscribers, book purchasers and other customers. We don't receive ongoing funding from government or any commercial source. Your donation or bequest to ACA will assist our work of informing and representing Australian consumers. To make a donation or for further information, call Mark (pictured) on (02) 9577 3399 or write to: Friends of ACA, 57 Carrington Road, Marrickville 2204.

CHIEF EXECUTIVE OFFICER: Louise Sylvan.
Executive assistant Kathleen Davies.
CONTENT: General Manager Norm Crothers.
CHOICE: Editor Jane Mackenzie.
Writers/journalists this issue Birgitt Baader, Karina Bray, Annette Coburn, Michael Hohl, Kim Laurie, David Lovejoy, Liz Munn, Jackie Pearson.
Computer CHOICE: Editor Jessica Ross. **Deputy Editor/Journalist** Luisa Bustos.
CHOICE BOOKS: Publisher Richard Smart. **Editor:** Colette Batha. **Editorial, distribution, marketing and online co-ordinator:** Tracey McTeare.
CHOICE ONLINE: Manager Linda Magee. **Deputy:** Chris Ruggles. **Webmasters** Mike Kear, Meagan Turner. **Content generation** Zara Baxter, Annette Coburn, Michael Hohl, Kim Laurie, Uta Mihm, Liz Munn, Jackie Pearson, Bill Psiroukis, Martha Psiroukis, Chris Ruggles, Rosemary Thorburn.
RESEARCH AND TEST CENTRE: Manager John Ashes. **Test Research manager** Raja Rajagopal. **Laboratory manager** Klaus Neuscheler. Antonio Bonacruz, Brian Champion, Geoff Day, Peter Horvath, Mohamed Jawahir, Fiona Mair, Benjamin Rossetto, Tabatha Smith, Petr Valouch. **Buying** Dorothy Kneale, Kate Murdoch. **Research** Christine Shaday, Joe Sydney.
COMMUNITY: General Manager Mary Harris. **Community research** Belinda Chu, Alison Keady, Melanie Stopic. **Marketing co-ordinator** Kellie Thomson.
CONSUMER SERVICES: Manager Bill Stuart. **Team leader** Mark Bond. Lizzie Ball, Silvana Ristevska, Sarah Wilson.
QUALITY AND IT SYSTEMS: General Manager Barbara Manchester. **Subscriptions: Manager** Bill Stuart. **Supervisor** Nootaya Hwang. **Co-ordinator:** Thelma Bracken. Lynda-Maree Colombo, Fiona Pollard. **IT: Manager** Stephen Macdonald. Charles Ly. **Quality control: Manager** Pam Gardiner. **Verifiers** Sharon Cauduro, Corinna Horrigan, Elizabeth Hurtt, Lawson Lobb.
POLICY AND PUBLIC AFFAIRS: Charles Britton, Martyn Goddard, Catherine Wolthuizen.
CONSUMING INTEREST: Editor Peter Cerexhe.
SENIOR MEDIA CO-ORDINATOR: Gail Kennedy.
PRODUCTION: Art director Michelle Havenstein. **Senior designer** Jacqui Fry. **Production manager** Darrell Sly. **Online production co-ordinator** Rino Breebaart. **Photographer/production co-ordinator** Anthony Sawers.
FINANCE AND PROPERTY: Manager Alan Johnston. **Accounts** Jeanette Dwyer, Kang Ge Zhu, Sera Vunilaolaoa. **Administration** Jeanette Porter. **Library** Katherine Raper. **Records management** Shirley Colless.
TEST RESEARCH (NATA-accredited) provides independent, fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, governments and industry; under some conditions it undertakes public testing. **Contact** Jeanette Dwyer on (02) 9577 3399.
Marketing statistics by GfK Marketing Services. **Financial information** supplied by Cannex.
Services information supplied by ASSIRT.

The Australian Consumers' Association is governed by an honorary Council elected by the voting members. (For information about voting membership, contact CHOICE Consumer information on (02) 9577 3399.) Members of the Council give their time without reimbursement, and are not engaged as principals in industry, advertising or sales.
COUNCIL: Chair Chris Field BA, LLB (Hons). **Deputy Chair** Debra Harker PhD. **Members** Allan Barton AM, JP, MSc, PhD, FRACI, FNZIC; Robin Brown BA; Tony Charge BA, Dip Lib, AFAIM; Cynthia Cliff BSc (Hons), PhD, Dip Env Stud, Grad Dip Outdoor Ed, Grad Dip Bus Admin, MRACI, C Chem; Tim Dixon BEc (Hons), LLB; Dr Ken Harvey MB BS, FRCPA, MASM; Dianne Hill FCA; Phil Marchionni MIR&HRM, Dip IR, Dip Lab Rel & the Law; Professor Ben Selinger FRACI, FAAFS, FAATSE; Joan Staples BA; John T D Wood BArch, FRAIA.
The Association is a not-for-profit company limited by guarantee. **ACN** 000 281 925.
ABN 35 799 246 568. **Registered office** 57 Carrington Road, Marrickville 2204. **Telephone** (02) 9577 3333. **Fax** (02) 9577 3377. **Subscription enquiries** (02) 9577 3399. **CHOICE Consumer Services** (02) 9577 3399. **email** ausconsumer@choice.com.au. **www.**choice.com.au.

COMING SOON IN CHOICE



WASHING MACHINES
ESPRESSO MACHINES
COMPACT CAMERAS
SHEETS
ANTI-AGING CREAMS
TRAVEL INSURANCE UPDATE
HOME LOAD PACKAGES

what's new at choice.com.au

search

Red wine

Our wine selector will help you pick the best of the popular red blends. Go to www.choice.com.au/food.

Washing machines

Try our updated product picker to make sure you buy the right machine for you — www.choice.com.au/home.

Money matters

Get your savings on track for the new year. Check out the daily short-term investment rates at www.choice.com.au/money.

Existing CHOICE subscribers can have free trial access to the website; phone (02) 9577 3399.

UNCLE TOBYS

The perfect banana smoothie?

Hate bananas, or maybe you've run out? Still want to enjoy the goodness of bananas? No worries, just follow this recipe from Uncle Tobys.

High Fibre Banana Smoothie

1/4 cup Uncle Tobys Bran *Plus*
2 tablespoons low fat natural yoghurt
1-2 tablespoons honey (to taste)
180ml cold low fat or soy milk
Nutmeg (optional)

Well presented and spacious first floor unit features two built-in bedrooms, two bathrooms, large lounge & dining, split cycle air conditioning, complete galley kitchen incl walk-in pantry full width patio with views, offers privacy and proximity to all amenities incl electric rail seldom available.

With selling points like these...

A reader wondered what other type of bedrooms there are besides the standard 'built-in' variety. And how did honesty like 'electric rail seldom available' slip into a real estate ad?

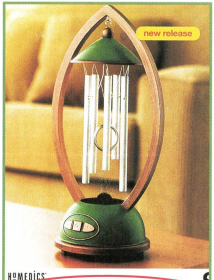
L&P

LEMON AND PAEROA

World Famous in New Zealand

IT'S 'WORLD FAMOUS'!

...in New Zealand, at least. [OK, OK, calm down, you Kiwis, we know it's meant to be funny.]


new release
HOMEDICS
WS-100 Enviroscape™ soothing chimes. Stimulates the randomness of natural wind, adjustable speed control and battery or adaptor operated. Batteries available separately.

BLOWIN' IN THE WIND?

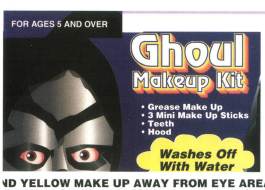
Some subscribers weren't sure they'd want to 'stimulate the randomness of natural wind'.

Pinocchio has a set...

...and rumour has it that elves account for a large proportion of buyers.

Half-baked savings?

It never ceases to amaze us how difficult it seems for advertisers to get simple arithmetic correct!



Scary make-up!

Suitable for kids five years and over — till you read the back of the packaging. Hope parents found it before it was too late...

ND YELLOW MAKE UP AWAY FROM EYE AREA". DO NOT USE BLUE, REEN AROUND THE MOUTH, KEEP OUT OF REACH OF CHILDREN.

HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to J Millar, R Dunn, L Cowen, L Hazell, R Sexton, L Glynn, A Morel, C Tavernese, D Dowling, B Witte, J Gilchrist and H May for their contributions to this month's *Hard Word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.